

DOLLARS
AND \$ENSE™

MONOGRAM™

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USER'S MANUAL
For the Apple® II and IIe

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MONOGRAM™

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PREFACE

Congratulations on your decision to invest in Dollars and Sense.

If you're a first-time computer user, you'll marvel at the ease by which Dollars and Sense can help you control your finances by enabling you to track how your money is saved and spent.

Moreover, experienced computer users tell us they appreciate the speed by which they can enter and review information.

If you've ever struggled with your income taxes, tried to create financial statements for yourself or your business, or simply wondered "Where does my hard-earned money go?", then Dollars and Sense is your answer.

By spending just a few minutes each week inputting or updating information, you'll be able to produce comparison graphs and up-to-the-minute cumulative reports that'll help you answer all your personal financial questions.

Whether your financial information needs are basic or very sophisticated, the Dollars and Sense program has been designed to provide you with the kind of information you need quickly and easily.

Finally, if you use your computer system in the preparation of your income taxes, you're entitled to deduct a portion of the computer and software costs on your tax return. For details, check with your accountant.

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GETTING
STARTED
QUICKLY

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INTRODUCTION

Dollars and Sense can and will save you time and money in a variety of ways. First, by taking just a few minutes each week, you can enter your financial transactions. Then, at any time you ask, "How am I doing?" you'll be given the clearest, most current picture of your financial behavior just by pressing the keys that produce a graph on Actuals vs. Budgets or reports on Net Income and Cash Flow.

Secondly, Dollars and Sense will save you time and money because your financial information is collected in one place, thereby allowing you to produce reports to help you manage the finances of your home or business. You'll be able to spot trends sooner and better prepare information for loan requests and tax planning. You can now forget about that last minute search through the shoe box for income tax information. With Dollars and Sense, you'll be "financially organized."

You can create a set of money categories for Home, Business or Tax purposes using the sample set of Accounts. No knowledge of accounting principles is needed to effectively use Dollars and Sense since everything you need to know is explained on your computer screen or in this user's guide.

Current capabilities of Dollars and Sense include:

Accounts (Money Categories)—Maximum 120	
Checking Accounts	—Maximum 12
Account Types	—Assets, Liabilities, Income, Expenses and Checking
Budgets	—For All Accounts Maximum of 32 variables
Distribution of \$	—Maximum of 14 Accounts
Automatic Transactions	—Maximum 2500 (25 sets of 100)
Current Balance Displayed	—Net Budget, Account, Bank Account
Reports and Graphs	—Displayed or Printed
Check Writing	—For pre-printed checks
Large Data Storage	—Multiple Diskettes Allowed
Printers	—Apple, Epson, NEC, etc.

Also enclosed is a Demonstration Disk which will illustrate the capabilities and functions of Dollars and Sense. You'll be able to participate as much or as little as you like with this disk. Obviously, using the Demonstration Disk will speed and enhance your understanding of Dollars and Sense. View the Demo before you begin the First Time Tutorial.

This user's manual is divided into five main sections:

1. Getting Started Quickly

This section explains all the information necessary to begin using Dollars and Sense. Your reading time is only a few minutes.

Also, a step-by-step tutorial allows you to practice using Dollars and Sense.

2. Suggested Applications

Here are just some of the ways you can use Dollars and Sense.

3. Working Reference Guide

The Main Menu displays all the major functions of Dollars and Sense. These and all your other menu options are explained in the reference section.

4. Getting Results

This section shows how reports and graphs can help you track your results.

5. Glossary, Error Assistance, Index

We've included a Glossary of Terms, Error Assistance and an Index for your better understanding.

All users should review the entire manual and familiarize themselves with its contents and the information contained in each section.

It's critical that you read the Special Instructions section that follows this Introduction. Here we explain many important items that will make your use of Dollars and Sense much easier to use.

HARDWARE AND SOFTWARE REQUIREMENTS

Hardware Requirements:

Computer

Apple II, Apple II + , Apple IIe or Equivalent

Memory

Minimum 48K

Disk Drives

One Required (Two Recommended)

*Hard Disk is not Supported

Diskettes

One Blank 5¼-inch

Display

40-Column or 80-Column

Inverse and Highlighting not required

Non-Color or Color

Printer (or Equivalents)

Apple Dot Matrix

Epson MX, RX, FX 70/80/100

Okidata

NEC

Letter Quality

Others

Software Requirements:

No Other Software is Necessary

*The program is written in Pascal and operates off the p-system. No DOS required.

Slot usage

Inside your computer are slots where you or your dealer installed the electronic control boards for your display, disk drives, printer or other equipment.

For Dollars and Sense to operate properly, those control boards must be in the proper position. Here are the slot locations Dollars and Sense expects you to use:

Printer	Slot 1
80-Column Display	Slot 3
Boot Disk Drive	Slot 6

Dollars and Sense works on a turnkey method. To boot the program, place the disk(s) in the drive(s) and turn on your computer.

Backups:

Your system disk can be copied using your DOS system master disk. Your boot disk is copy-protected.

SPECIAL INSTRUCTIONS

40-Column Display Users

You don't need an 80-column display to use Dollars and Sense. Two screens will be displayed in a stacked format: Define Accounts and Enter/Edit Transactions. Here is a sample of the Define Accounts screen:

PRESS NEW, FIX, REMOVE/RESTORE, QUIT			
PRESS CNTL—K, J, I, P, B, D, A			D = +
NET ANNUAL BUDGET BALANCE:			0.00
NUM	ACCOUNT NAME	TYPE	
	START BALANCE	MONTHLY BUDGET	
100	PERSONAL CHECKING	CHECK	
	1,250.00	0.00	
200	CASH	ASSET	
	50.00	0.00	
201	CREDIT UNION	ASSET	
	4,400.00	[VARIABLE]	
202	STOCKS AND BONDS	ASSET	
	87,135.00	600.00	
203	STOCK SAVINGS PLAN	ASSET	
	24,115.93	400.00	
204	HOME	ASSET	
	204,900.00	0.00	

We'll be referring to this screen in the First Time Tutorial.

Additionally, all reports are displayed in a split method. You can flip-flop between the left side of the report and the right side of the report using the <Cntl> A keys.

On some of the displays you'll see in this User's Guide, the right hand side of the display contains Account Lists, Variable Budgets, etc. Use <Cntl> A to flip-flop back and forth between the allowed displays.

80-Column Users

All displays in this User's Guide are the same displays you'll see if you have an 80-column display board in your computer system.

Printers

Dollars and Sense supports the use of most popular printers so you can simply select your printer from the choices. If your printer is not shown, choose Other and follow the instructions in this User's Guide.

Some printers do not support a 132-column report format. Dollars and Sense will automatically adjust to your printer and reduce the amount of data output. Wide reports will not contain Actual and Budget totals for the year.

Single Disk Drive Users

Dollars and Sense operates in a single disk drive system. You'll be prompted to:

Insert Boot Disk

Insert System Disk

Insert Account Disk

Follow the instructions displayed on your screen.

Two Disk Drive Users

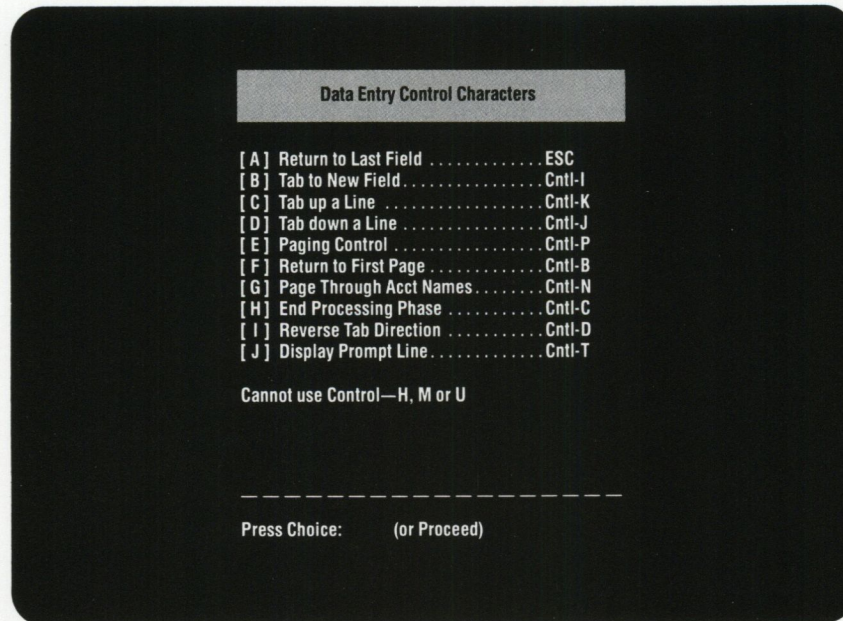
Dollars and Sense operates best when one disk drive is used for the Boot and System Disk and the second disk drive is used for the Account Data Disk.

Note: You may remove a diskette from a drive at any time when the disk drive light is off; data integrity is maintained.

DO NOT remove a diskette when the disk drive light is on.

Changing Control Keys (Apple IIe)

Dollars and Sense uses <Cntl> (CONTROL) Key combinations to allow you to tab, page, list, display, etc. These combinations are as follows:



Note: For Apple II, Cntl-K and Cntl-J will be displayed as Cntl-O and Cntl-L respectively.

You have the opportunity to change these combinations to any set that is comfortable to you. Some restrictions do apply and your display screen will give you details. See Working Reference Guide (p. C-44).

Boot and Reboot

When you insert the Dollars and Sense Boot Diskette into your disk drive and turn on your computer, it will load the program into your computer's memory. This is the Boot procedure.

Sometimes it's possible for an error to occur that causes Dollars and Sense to ask you to Reboot. All you need to do is follow the normal boot procedure and return to the portion of Dollars and Sense you were using. Be careful to check your data. Any unstored items you entered before the Reboot message will be lost.

DEMONSTRATION DISKS

The demonstration program was designed to give the first-time user an understanding and overview of Dollars and Sense. The demonstration is divided into three (3) sections: (A) Interactive mode, (B) Automatic mode and (C) Show mode.

**** Minimum requirements: (demonstration disks only)**

- Two (2) disk drives
- Eighty- (80-) column card

**** Instructions for running the demonstration disks:**

- Insert the back side of the boot disk into Drive #1 and the back side of the system disk into Drive #2. Turn on your computer.
- For Apple IIe users only: The first screen after the title page will be a configuration menu.
- For non-Apple IIe users: The next screen will be a list of 80-column card types. Select your 80-column card, and then type P to proceed.
- Now choose selection (C)—Modifications complete; press P to proceed. Select one of the three modes of the demonstration program (interactive, automatic or show), and type P to proceed.
- Prompts on the screen will lead you through the demonstration program.

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- Prompts on the screen will lead you through the demonstration program.

HOW DOLLARS AND SENSE WORKS

Included with Dollars and Sense are two diskettes: one disk contains the Boot side of the Program Disk; the second side contains the program for the Demonstration Disk. The second disk contains the System side of the Program Disk and the data side of the Demonstration Disk. Use the Demonstration program to familiarize yourself with the basic operation of Dollars and Sense before using the Program Disk.

To use Dollars and Sense, you'll need a blank diskette. It will contain all your Accounts (Money Categories) and Transactions (Checks, Deposits, Expenses, etc.). Throughout this guide, we'll refer to the diskette that contains your data as the Account Disk. An Account Disk can contain up to 2000 transactions on a diskette. If you have a large number of transactions, you may need more than one Account Disk.

You'll find that Dollars and Sense has been designed to be fast and easy to use (no commands to memorize and quick access to transactions).

Dollars and Sense functions are divided into four areas:

1. One Time —Configuring to your computer and printer (used also when you change equipment).
2. First Time —Selecting a standard set of Accounts or creating your own set, initializing your Account Disk, entering budgets.
3. Occasional —Adding or changing accounts and budgets, defining account groupings (Composite Accounts), switching or backing up Account Disks.
4. Regular —Entering transactions, printing reports, displaying graphs, writing checks, reconciling your bank account.

(Note: Two drives are required for the demonstration disks.)

Most menu screen displays are set up in a standard format:

Display Name

[A] Option 1 Description
 [B] Option 2 Description
 [C] Option 3 Description
 [D] Option 4 -----> (Data Entry)
 [E] Option 5Off (TOGGLE)
 Prompts and Error Messages

 Press Choice: (Allowable Options)

If you see a [-] instead of a [B], that option cannot be selected at this time. Choose another option first.

Some special displays move the "Press Choice:" prompt to the top of the screen. They are: Define Accounts, Enter Transactions, Edit Transactions and Reconcile Bank Statement. Since these are the displays that you'll use most, they've been designed for fast data entry and have a "word processing" look. As you complete one data field, you're automatically moved to the next one. You can use the ARROW keys to move the cursor anywhere on the display to make changes or corrections. When you've completed entering and changing your transactions, they'll be "saved" to your Account Disk.

Here's an example of the Enter Transactions display:

Personal Checking				Balance:		200.00	
Press Esc = Field Backup, < Cntl > — C, ESC, I, T							
CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	CHECK(\$)	DEPOSIT(\$)
	1234	05/24	Gas Bill	Utilities		43.23	
	1235	05/24	Forbes	Magazines	T	36.00	

Your data is automatically validated upon entry. If you hear a beep, you have made a keying (low beep) or value error (high beep). Look at the display before continuing.

Your access to all displays is through the Main Menu:

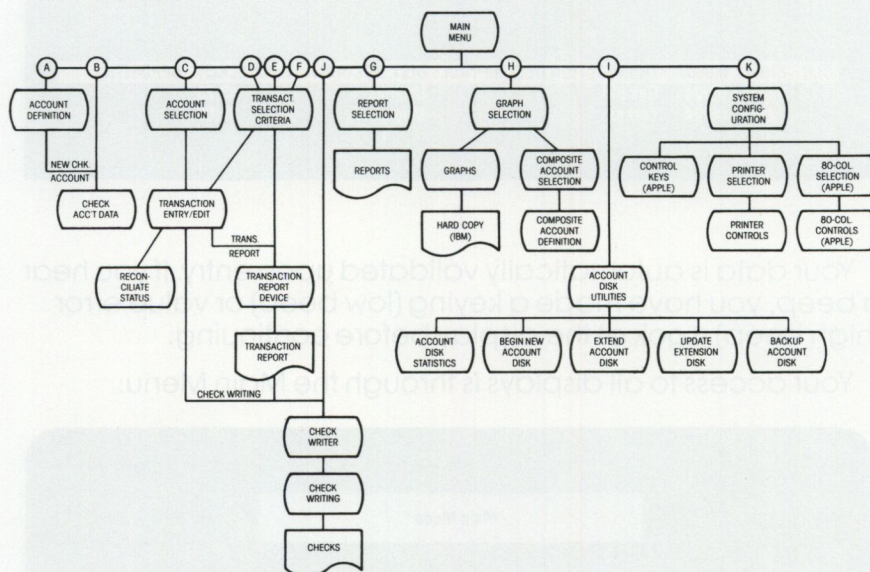
Main Menu	
[A]	Define Accounts
[B]	Modify Check Account Data
[C]	Enter Transactions
[D]	Edit Transactions
[E]	Transactions Report
[F]	Reconcile Bank Statement
[G]	Prepare Reports
[H]	Prepare Graphs
[I]	Account Disk Utilities
[J]	Write Checks
[K]	Modify Configuration Parameters

Press Choice:	

Normally, you'll use Dollars and Sense only once a week to enter all checks, deposits, expenses, etc. that occurred that week. You'll need only a few minutes to enter your transactions.

Each month you should review all the reports and graphs to monitor your financial progress.

Below is a diagram that shows the relationship of all the choice menus to the Main Menu.



WHAT TO DO IF YOU HAVE A PROBLEM

Dollars and Sense has been designed to protect you from causing any errors. If you enter a letter where a number is required, a number where a letter is required, or choose an invalid option, your computer will beep and the entry will be rejected. Other types of errors will display a short explanation of the problem for you to correct.

You can prevent problems in a number of ways:

1. Make a copy of your Account Disk after you have finished adding transactions. In case your diskette wears out, gets dirty or becomes lost, you can use your back-up copy.
2. Keep a clean environment. Don't eat, drink or smoke around your computer. Crumbs, stains and even dust can make your diskettes unreadable. A smoke particle on your diskette is enough to block it from reading your data.

3. Read this user's guide as carefully as you can. Everything you need to know is in here.

The last section of this guide contains a List of Error Messages and Codes for unusual error conditions. Follow the suggested correction procedures.

The Working Reference Guide is designed to give you quick access to all information about all displays.


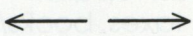
4. Following the instructions on your display will help you avoid problems.

When you open your copy of Dollars and Sense, check for missing pages in the manual and make sure you have both the diskettes.

If you ever become lost or unsure of yourself, just start over. Because Dollars and Sense is an easy system to use, you can quickly enter your transactions, review them and print reports.

IMPORTANT KEYS ON YOUR KEYBOARD

You don't need to remember any special keys to operate Dollars and Sense since at each decision point, all your options will be displayed. However, there are some special functions of Dollars and Sense that will assist you in completing your work faster. These are the keys you can use:

- | | |
|--|---|
| ESC | When you define your accounts (Money Categories) or enter transactions (Checks, Deposits, Expenses, etc.), the ESC key will allow you to backspace or correct previous information. |
|  RETURN | After you type in a name, description or amount, press the RETURN key to tell Dollars and Sense you've completed the data field. Then press the RETURN key to see the next page of a report or graph. |
|  | The ARROW Keys allow you to move the cursor to skip over characters and scroll Account Name data fields. |

Cntl The Cntl (CONTROL) Key is pressed at the same time as a letter key to control functions: Paging, Account Displays, etc.

You don't have to memorize account names or numbers. Just enter the first few letters of the name (upper or lower case), and Dollars and Sense will pick an account name that begins with those letters. Use the ARROW Keys to change the name to the exact one you want. The account names will be displayed in alphabetical order. Using the RETURN will confirm the account choice.

Many displays give you "On/Off" or "Yes/No" options. When you choose that option, the display will "TOGGLE" (switch from "On" to "Off" to "On"). There are even some options where you can "TOGGLE" through many choices by repeatedly selecting that option.

The two most used functions of Dollars and Sense are:

- P (Proceed) Start an option you have selected.
- Q (Quit) Exit an option. Return to previous menu.

STARTING YOUR ACCOUNT DISK

All of your information, accounts and transactions are kept on a separate diskette called the Account Disk. In this section, you'll learn how to create your first Account Disk.

Your finances are divided into major areas:

- ASSETS** These are things you own—house, car, furniture, investments, money owed you, equipment, etc.
- CHECKS** These are your bank checking accounts. (They are also ASSETS.)
- LIABILITIES** These are debts you owe—mortgages, loans, credit cards, etc.
- INCOME** This is the source of your money—salary, dividends, interest, gifts, etc.
- EXPENSES** These are where your money goes—utilities, groceries, clothing, insurance, gas, repairs, travel, doctors/dentists, supplies, taxes, books/magazines, entertainment, telephone, etc.

With Dollars and Sense, you can use up to 120 different Accounts (money categories) to collect financial information. You can also create your own set of Accounts or choose from the samples provided. At any time, you can add more Accounts, delete unused Accounts or change Account Names. You assign each Account a number (i.e. 324) to control the display order of Accounts in reports and graphs. As you number your Accounts, leave room between Account Numbers to add other Accounts later. Accounts with similar information should be grouped together for ease in reading reports. (Suggestion: make all your CHECKS Accounts 100-199, ASSETS 200-299, LIABILITIES 300-399, INCOME 400-499, EXPENSES 500-999.)

The reports available from Dollars and Sense produce your Net Worth (ASSETS—LIABILITIES), Net Income (INCOME—EXPENSE), Increase in ASSETS, reduction of debt (LIABILITIES) and budget comparisons.

A powerful feature of Dollars and Sense is the ability to distribute money between various accounts. Take for instance, your paycheck stub. It shows Gross Pay, FICA, Federal Income Tax, State Income Tax and more. With Dollars and Sense, you enter a deposit of your Net Pay to your CHECKING Account, distribute your deductions to EXPENSE Accounts and enter your Gross Pay as INCOME.

A special, time-saving feature of Dollars and Sense is the automatic transaction. You can build a set of transactions with distributions to one or more accounts. For example, you can set up your paycheck deposit and the distribution of your deductions as an automatic transaction that you can use whenever you actually deposit your paycheck. You'll find an example of an automatic transaction at the end of the [C] Enter Transaction section in the Working Reference Guide portion of this manual.

You don't need any financial expertise to use Dollars and Sense because all displays are easy to read and follow. You may have many Account Disks, one for your home, one for your business, one for clubs/associations records, etc.

To make your financial management easier, Dollars and Sense includes three sample sets of accounts for Home, Business and tax preparation. You can choose one of these sets as a starting point for your own accounts, or you can enter all your own accounts using these sample sets as a guide.

The three standard sets of accounts are Household, Business and Tax Preparation. Each set should be stored on a different disk.

Let's review each of the three standard sets of accounts:

HOUSEHOLD ACCOUNTS

Account	Account Type	Description/Checking
Personal Checking	CHECK	By Bank Account
Cash	ASSET	Money in your pocket
Home	ASSET	Cost + Improvements
Savings Account	ASSET	By Bank Account
Stocks & Bonds	ASSET	At cost
Credit Cards	LIABILITY	One for each
Loans	LIABILITY	Cars, Furniture, etc.
Mortgage	LIABILITY	How much you owe
Check Interest	INCOME	From Checking Account
Dividends	INCOME	By Source
Gross Income	INCOME	Break out for 2 incomes
Interest Income	INCOME	By Source
Auto Expenses	EXPENSE	Fees, Gas, Insurance
Check Charges	EXPENSE	From Checking Account
Clothing	EXPENSE	And other personal items
Entertainment	EXPENSE	Separate Business/ Pleasure
FICA	EXPENSE	From Paycheck stub
Groceries	EXPENSE	Staples vs Food vs Meat
Household	EXPENSE	Other House-related items
Loan Interest	EXPENSE	Car, Credit Cards, etc.
Medical/Dental	EXPENSE	Doctors, Drugs, Hospitals
Misc. Expenses	EXPENSE	Miscellaneous
Mortgage Interest	EXPENSE	From Amortization Schedule
Taxes—Federal	EXPENSE	From Paycheck stub
Taxes—Property	EXPENSE	From your Tax Notice
Taxes—State	EXPENSE	From Paycheck stub
Utilities	EXPENSE	Electricity, Gas, Water

BUSINESS ACCOUNTS

Account	Account Type	Description/Comments
Checking Account	CHECK	By Bank Account
Acc'ts Receivable	ASSET	Trade, Wholesale, Retail
Accum. Deprec.	ASSET	By Category (Credit Balance)
Allowance/Bad Debt	ASSET	Percent of Accts Receivable
Buildings	ASSET	Cost
Cash on Hand	ASSET	Petty Cash
Furniture/Fixtures	ASSET	Cost
Goodwill	ASSET	Purchased companies
Inventory	ASSET	Cost (LIFO, FIFO)
Investments	ASSET	Stocks, Bonds, CDs
Land	ASSET	Cost
Machines/Equipment	ASSET	Cost
Prepaid Items	ASSET	Rent, Interest, Insurance
Vehicles	ASSET	Cost
Acc'ts Payable	LIABILITY	Bills you owe
Mortgage/Lease	LIABILITY	How much you owe
Notes Payable	LIABILITY	Long Term Loans
Taxes Payable	LIABILITY	Payroll/Sales/Unemployment
Check Interest	INCOME	From Checking Account
Dividends	INCOME	Investments
Interest Earned	INCOME	Investments
Misc. Income	INCOME	All others
Sales	INCOME	Gross Amount
Advertising/Promo	EXPENSE	By Category
Auto Expenses	EXPENSE	Fuel/Repairs/Insurance
Bad Debt	EXPENSE	Deduct never-pays
Check Charges	EXPENSE	From Checking Account
Cost of Goods Sold	EXPENSE	From Inventory
Depreciation	EXPENSE	By Category
Discounts Allowed	EXPENSE	Off Gross Sales
Dues/Subscriptions	EXPENSE	Other Fees also
Employee Benefits	EXPENSE	Insurance, Pensions, etc.

Account	Account Type	Description/Comments
Freight	EXPENSE	Shipping
Insurance	EXPENSE	Fire, Liability, Auto, etc.
Interest	EXPENSE	On loans
Legal/Accounting	EXPENSE	Professional Fees
Licenses	EXPENSE	Lots of types
Misc. Expense	EXPENSE	Everything else
Office Supplies	EXPENSE	Cost
Payroll Taxes	EXPENSE	Federal, State, FICA, etc.
Pension Plan	EXPENSE	Employee Benefits
Postage	EXPENSE	And other mailing costs
Rent	EXPENSE	Office Space
Repairs/Mainten.	EXPENSE	Janitorial, Repairs, etc.
Returns/ Allowances	EXPENSE	Broken, Missing
Salaries/Wages	EXPENSE	And Commissions
Taxes	EXPENSE	By type
Telephone	EXPENSE	Equipment and service
Travel/Entertainment	EXPENSE	Save receipts
Utilities	EXPENSE	Gas/Electricity/Water

TAX PREPARATION ACCOUNTS

Name	Type	Name	Type
Personal Checking	CHECK	State Tax Refund	INCOME
IRA Payments	ASSET	Taxable Dividends	INCOME
Keogh Payments	ASSET	Unemployment Comp	INCOME
		Wages & Salaries	INCOME
Alimony Received	INCOME	Accountant	EXPENSE
All-Savers Interest	INCOME	Advertising	EXPENSE
Cap. Gain-Long	INCOME	Alimony Paid	EXPENSE
Cap. Gain-Short	INCOME	Auto for Property	EXPENSE
Capital Gain Div	INCOME	Auto Registration	EXPENSE
Check Interest	INCOME	Cash Contributions	EXPENSE
Estates & Trusts	INCOME	Casualty Losses	EXPENSE
Insurance Reimb.	INCOME	Check Charges	EXPENSE
Investments/Bonds	INCOME	Credit Card Intrst	EXPENSE
Non Tax Dividends	INCOME	Depreciation	EXPENSE
Partnership Income	INCOME	Doctor, Dentist, etc.	EXPENSE
Pension/Annuity	INCOME	Educational Exp.	EXPENSE
Rent & Royalty	INCOME	Federal Withheld	EXPENSE
Savings Interest	INCOME	Insurance	EXPENSE
Sellers Mortgage	INCOME		

Name	Type	Name	Type
Interest	EXPENSE	Office Expense	EXPENSE
Interest Penalty	EXPENSE	Real Estate Tax	EXPENSE
Legal & Accounting	EXPENSE	Rent Paid	EXPENSE
Loan Interest	EXPENSE	Repairs/Maintenance	EXPENSE
Local Tax Withheld	EXPENSE	Sales Tax	EXPENSE
Medical Insurance	EXPENSE	State Withholding	EXPENSE
Medicine & Drugs	EXPENSE	Telephone/Utility	EXPENSE
Miscellaneous	EXPENSE	Travel/Entertainme	EXPENSE
Mortgage Interest	EXPENSE	Union Dues	EXPENSE
Non-cash Contrib.	EXPENSE	Wages	EXPENSE

FIRST TIME TUTORIAL

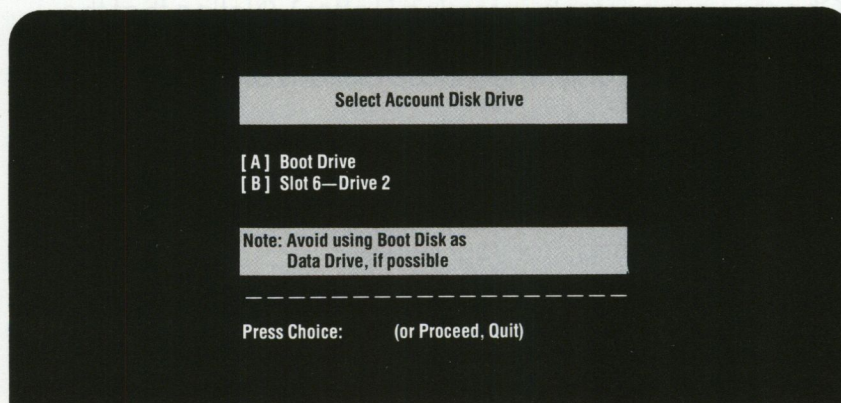
Getting Started, Creating Accounts, Entering Transactions

For your first time with Dollars and Sense, be sure to use this tutorial as a step-by-step guide. It will answer many of your questions and speed your understanding.

Before you begin the tutorial, read the Special Instructions section at the beginning of this User's Guide. This Tutorial is oriented for the Apple IIe. There may be some slight difference in screen displays for other models.

Step 1. Put the Boot Disk, Label side up, in Drive 1 and turn your computer on. After a few seconds, the Dollars and Sense program will be operational.

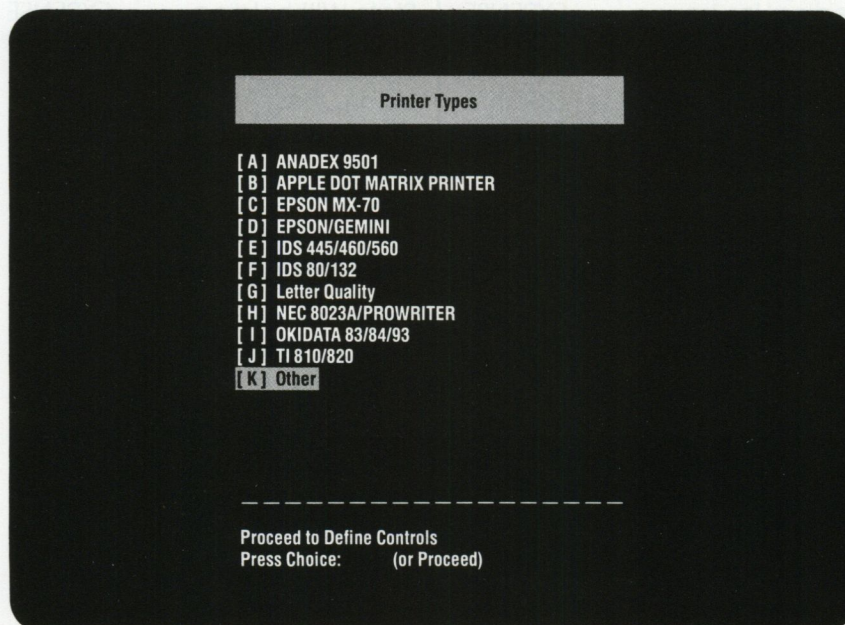
The next display is:



* If this is not the screen you see, please refer to A-34 for instructions.

If your computer system has two disk drives, use the second disk drive for your Account Disk. Press [B]. Then Press "P" to Proceed.

Step 2. The next display will allow you to choose the printer type you use. (Dollars and Sense does not require a printer.)



Choose your printer by pressing [Letter]. (Notice that the choice prompt changes to allow you to Proceed. You can Quit or Proceed only when those options are displayed for you.)

Next, press [P] to Proceed.

If your printer is not shown, please refer to the Working Reference section on System Configuration. You'll learn how to set up the controls for your printer.

If you choose [K] Other, the next display will give you options to modify the print controls.

Print Controls

[A] Linefeed Suppression Off
 [B] Compressed (132-col) Format ... Off
 [C] Expanded (66-col) Format Off
 [D] Normal (80 column) Format Off

132-col S ASCII----
 66-col S ASCII----
 80-col S ASCII----

 Press Choice: (or Proceed)

Step 3. The next display you will see is:

System Configuration

[A] Data Disk Drive: Slot 6, Drive 2

Display Information

[—] 80-Col Card Type: Apple IIe
 [C] List Accounts On
 [D] Change Control Keys
 [E] Graphic Display Soft Switch

Printer Information

[F] Printer Type: Other
 [G] Linefeed Suppression Off
 [H] Print Page Length-----> 66
 [I] Paper Width 8½ Inches

[J] Modifications Complete

 Press Choice: (or Proceed)

Dollars and Sense has determined the settings for your computer system. They should be correct.

Option [C] controls the display of Accounts at the top of the Enter/Edit displays. Leave it On.

Option [E] controls the Boot graphics of Dollars and Sense features.

If you use 11-inch long paper in your printer, 66 is the correct page length.

Press [J]. Then press "P" for Proceed.

Step 4. Next you'll see the display for Beginning a New Account Disk:

Begin New Account Disk

[A] Title----->
 [B] Month----->
 [C] Year----->

Press Choice:

Enter the requested information:

Title Enter up to 21 characters to "name" your data. This name will be used on all displays and reports.

Press Return.

Suggestion: Use your personal or company name.

Month Use 01 (Jan.) as starting month. If you use a fiscal year rather than a calendar year, use the appropriate starting month.

WARNING: This information cannot be changed.

Year This is the current year or whatever year covering the data you're entering.

After you've entered this information, you'll be allowed to choose a standard set of accounts or enter your own set.

Step 5.

Begin New Account Disk		<-----Account----->	
	Name	Type	
[A] Title----->	D.W. Jones		
[B] Month ----->	1		
[C] Year----->	1983		
Initial Set of Accounts to Use			
[D] Tax Preparation Accounts			
[E] Household Accounts			
[F] Business Accounts			
[G] None of These			
Action to Take			
[H] List Set of Accounts			
[I] Copy Accounts to Data Disk			

Press Choice:		(or Proceed, Quit)	

Please review all the sample accounts in the previous section or select [D], [E], or [F] and then [H]. Press [P] to list the Sample Accounts on the left side of the display screen. Continue to press [P] to page through all the sample accounts.

Now select one [D], [E], [F] or [G] and select [I] to create your Account Disk. Our example will use [G] None of These. Insert a blank diskette in Drive 2 and press "P" to Proceed.

Displays you'll see are:

Insert a Blank Diskette
 Initializing Account Disk Track 0
 Storing Initialization Data

Step 6. System Diskette Instructions:

Initializing is the automatic process of formatting the accounts disk. After the initializing completes, you'll be prompted to insert the System Diskette into Drive 1. Then press RETURN. The Main Menu will then be displayed.

Main Menu

Account Disk: D.W. Jones

[A] Define Accounts
 [-] Modify Check Account Data

[-] Enter Transactions
 [-] Edit Transactions
 [-] Transactions Report
 [-] Reconcile Bank Statement

[-] Prepare Reports
 [-] Prepare Graphs

[I] Account Disk Utilities
 [-] Write Checks
 [K] Modify Configuration Parameters

Press Choice: (or Proceed)

On the Main Menu, choice [A] is highlighted. (If it isn't highlighted, press [A].) Before you can do any other processing, you must Define your Accounts. Press "P" to Proceed.

Step 7. Define Accounts Display (If you have a 40-column display, please see the Special Instructions section.)

New Acct Definitions		Press Cntl—C, ESC, I, T		D = +	
		Net Annual Budget Balance:		0.00	
NUM	ACCOUNT NAME	TYPE	START BALANCE	MONTHLY BDGT	VARIABLE BUDGET
998	Check Charges	Expense	0.00	0.00	
999	Check Interest	Income	0.00	0.00	
1					

Notice there are already two accounts defined:

998	Check Charges	Expense
999	Check Interest	Income

These accounts will be used by all Checking Accounts we define. The numbers can also be changed to better fit your account list.

The cursor is positioned on the last line on the number 1. Dollars and Sense will help you enter data by automatically guessing at the next account number.

Let's begin defining your accounts. (Note that the prompt area changes as you enter each data field.)

First, enter 100 for account number 100.

Next, enter up to 18 characters for the ACCOUNT NAME. Account 100 will be Personal Checking. Since you only used 17 characters, you must press RETURN to tell Dollars and Sense you have completed the Account Name.

For Type, press C for CHECK. Dollars and Sense will fill in the rest of the account type.

The STARTING BALANCE in the checking account is \$200. Enter 200 and press RETURN.

For most ASSET, CHECK and LIABILITY Accounts, the MONTHLY BUDGET is normally 0.00. Since 0 is already displayed, just press RETURN.

Dollars and Sense moves down to the next line and guesses the Account Number will be 101.

Your display should now look like this:

Press Cntl—C, ESC, I, T					
Net Annual Budget Balance:					D = + 0.00
NUM	ACCOUNT NAME	TYPE	START BALANCE	MONTHLY BDGT	VARIABLE BUDGET
998	Check Charges	Expense	0.00	0.00	
999	Check Interest	Income	0.00	0.00	
100	Personal Checking	Check	200.00	0.00	
101					

Change the Account Number to 200. Enter the rest of these Accounts: (If you make a mistake, use the ESC key to backup one data field and correct it, or just continue Entering Accounts. You can fix the mistake later.)

200	House	ASSET	100,000.00	0.00
210	Furniture	ASSET	10,000.00	0.00
220	Cash Val Life Ins.	ASSET	2,500.00	0.00
250	Car	ASSET	4,000.00	0.00
280	Stocks & Bonds	ASSET	2,000.00	0.00
300	Visa	LIABILITY	400.00	0.00
301	MasterCard	LIABILITY	200.00	0.00

For the following accounts you're going to input MONTHLY BUDGETS. These are loans that you pay each month. Budget the amount of the payment that reduces the total owed. The amount that is interest will be budgeted under Interest Expense.

350	Personal Loan	LIABILITY	2,000.00	200.00
400	House Mortgage	LIABILITY	80,000.00	200.00
450	Car Loan	LIABILITY	3,500.00	100.00

Notice that the Net Annual Budget Balance at the top of the screen changes. This amount is a running total. It will be 0.00 if your income matches your expenditures.

Next, you'll enter INCOME accounts. They have no START BALANCE, but you will enter a MONTHLY BUDGET.

500	Paycheck	INCOME	0.00	3,000.00
510	Interest Earned	INCOME	0.00	50.00
520	Miscellaneous	INCOME	0.00	[Variable]

Once a year at Christmas, you earn extra money (Miscellaneous Income), so you shouldn't enter the amount as a MONTHLY BUDGET. In MONTHLY BUDGET data field, press V for VARIABLE BUDGET. The last column will expand to show all twelve months of the year. Press RETURN 11 times to get to December. Then enter \$500 as your Miscellaneous Income.

You have a total of 32 variable budgets at your disposal.

Your display should look like this:

Press Cntl-C, ESC, I, T					
Net Annual Budget Balance:					D = + 35,600.00
NUM	ACCOUNT NAME	TYPE	START BALANCE	MONTHLY BDGT	VARIABLE BUDGET
998	Check Charges	Expense	0.00	0.00	
999	Check Interest	Income	0.00	0.00	
100	Personal Checking	Check	200.00	0.00	
200	House	Asset	100,000.00	0.00	
210	Furniture	Asset	10,000.00	0.00	
220	Cash Val Life Ins.	Asset	2,500.00	0.00	Jan 0.00
250	Car	Asset	4,000.00	0.00	Feb 0.00
280	Stocks & Bonds	Asset	2,000.00	0.00	Mar 0.00
300	Visa	Liability	400.00	0.00	Apr 0.00
301	MasterCard	Liability	200.00	0.00	May 0.00
350	Personal Loan	Liability	2,000.00	200.00	Jun 0.00
400	House Mortgage	Liability	80,000.00	200.00	Jul 0.00
450	Car Loan	Liability	3,500.00	100.00	Aug 0.00
500	Paycheck	Income	0.00	3,000.00	Sep 0.00
510	Interest Earned	Income	0.00	50.00	Oct 0.00
520	Miscellaneous	Income	0.00	[Variable]	Nov 0.00 Dec 500.00

Press RETURN to continue. The Variable Budget display disappears.

Enter the remainder of the Accounts.

Notice after you've entered Account 700, a new blank screen is presented to you. Watch for Account 170. You can enter it out of order without any problem.

600	Mortgage Interest	EXPENSE	0.00	600.00
650	Car Interest	EXPENSE	0.00	200.00
630	Loan Interest	EXPENSE	0.00	50.00
700	Visa Charges	LIABILITY	0.00	10.00
701	MasterCard Charges	LIABILITY	0.00	10.00
660	House Insurance	EXPENSE	0.00	100.00
661	Car Insurance	EXPENSE	0.00	50.00
670	Life Insurance	EXPENSE	0.00	100.00
671	Health Insurance	EXPENSE	0.00	75.00

680	Utilities	EXPENSE	0.00	130.00
690	Telephone	EXPENSE	0.00	50.00
750	Entertainment	EXPENSE	0.00	100.00
800	Medical	EXPENSE	0.00	20.00
851	Education	EXPENSE	0.00	40.00
860	Newspaper/Magazine	EXPENSE	0.00	20.00
685	Car Expenses	EXPENSE	0.00	100.00

Enter the next series of entries in the order that follows. As you reach Accounts 870, 910 and 960, enter the variable budgets with the following information:

Accounting/Legal	April	\$300
Clothes	March	\$200
	September	200
	December	200
Property Taxes	April	\$400
	October	400

870	Accounting/Legal	EXPENSE	0.00	[Variable]
170	Savings	ASSET	800.00	95.00
900	Groceries	EXPENSE	0.00	200.00
910	Clothes	EXPENSE	0.00	[Variable]
950	Federal Taxes	EXPENSE	0.00	250.00
951	State Taxes	EXPENSE	0.00	50.00
952	FICA	EXPENSE	0.00	180.00
980	Contributions	EXPENSE	0.00	20.00
960	Property Taxes	EXPENSE	0.00	[Variable]

Notice after Account 952, a new blank screen is displayed. Take special notice that we may enter accounts out of order without any problem.

When you've defined all Accounts, press < Cntl > C to notify Dollars and Sense. Now Fix any of the Account information using the ARROW keys to move the cursor and make all necessary corrections and changes.

Use < Cntl > P to "page" through the Accounts. < Cntl > D TOGGLES the direction of the paging.

D = + Tabs to the right and pages down.

D = - Tabs to the left and pages up.

Your display head should look like this:

Fix Acc't Definitions	Press Cntl—C, K, J, I, P, B, T, D	D = +
	Net Annual Budget Balance:	0.00

Notice the changes to the Prompts. If you select New, Fix or Remove/Restore, you must press <Cntl> C again after you've completed your changes.

Press "N" to enter New Accounts. Press "F" to Fix any errors you made. Move the cursor anywhere on the display to make changes or corrections. You can delete Accounts by pressing "R" for Remove/Restore. Remove/Restore TOGGLES the delete status. Any Account with the TYPE field highlighted cannot be Removed, since it either has Transactions or is used by the CHECKING Accounts.

<Cntl> K tabs up a line. <Cntl> J tabs down a line.
 <Cntl> I tabs to a new field. <Cntl> P displays next page.
 <Cntl> B displays the first Account page. <Cntl> D
 TOGGLES the paging direction in the top right corner of the display. Your ARROW keys will also work correctly.

When you've made all the necessary changes, press Quit. The prompt changes to:

Continue, Exit or Save:

Continue allows you to make more changes.

Exit erases all the Account Definitions you've just entered or changed.

Save copies your Account Definitions to your Account Disk.

Press S for Save. Your display will show:

Storing Account Definitions

Dollars and Sense has been carefully designed to protect the integrity of your financial records at all times. All Account Disk updates are done at one time, ensuring that your files are never updated incompletely. You should feel comfortable taking out your disks and shutting off your computer at any time, **except** when the light on a disk drive is lit.

The next screen appears automatically: the Modify Check Account Data display. You have one checking account to define, and your display will look like this:

```

Check Account Data                                Press < Control-N > to List Accounts

[ - ] Check Account ---> Personal Checking
[ B ] Next Check ----->

Accounts for
[ C ] Charges -----> Check Charges
[ D ] Interest -----> Check Interest

Account Identifiers
[ E ] Name(s) on Account
      ----->
[ F ] Bank/Branch
      ----->
[ G ] Account Code ---->
[ H ] Checks are ..... Unnumbered

-----
Press Choice:      (or Proceed)

```

Most of the information you can add is for Check Writing. (For more information see the Modify Check Account Data section of the Working Reference portion of this User Guide.)

Press [B] and enter 8301 as the next available check number in your checkbook. Press RETURN.

Next, Press "P" for Proceed.

Dollars and Sense will automatically return you to the Main Menu. Your display should look like this:

The screenshot shows a black rectangular window titled "Main Menu" in a grey header bar. Below the header, the text "Account Disk: D. W. Jones" is displayed. A list of menu options follows, each preceded by a letter in brackets: [A] Define Accounts, [B] Modify Check Account Data, [C] Enter Transactions (which is highlighted with a grey background), [-] Edit Transactions, [-] Transactions Report, [-] Reconcile Bank Statement, [G] Prepare Reports, [H] Prepare Graphs, [I] Account Disk Utilities, [J] Write Checks, and [K] Modify Configuration Parameters. At the bottom of the menu list is a dashed line. Below the dashed line, the text "Press Choice: (or Proceed)" is shown.

```

Main Menu

Account Disk: D. W. Jones

[ A ] Define Accounts
[ B ] Modify Check Account Data
[ C ] Enter Transactions
[ - ] Edit Transactions
[ - ] Transactions Report
[ - ] Reconcile Bank Statement

[ G ] Prepare Reports
[ H ] Prepare Graphs

[ I ] Account Disk Utilities
[ J ] Write Checks
[ K ] Modify Configuration Parameters

-----
Press Choice:      (or Proceed)
  
```

Notice that the Account Disk Status Information has been updated. This can be checked by selecting [I] Account Disk Utilities, then [B] Select Account Disk.

Dollars and Sense has automatically selected [C] Enter Transactions. This is the display you'll use most often, so press "P" to Proceed.

Step 8. Enter Transactions. (If you have a 40-column display, please read the Special Instructions section of this User's Guide.)

Before you can enter any transactions, you must select the Account Name. The Base Account is your CHECKING Account. ASSET and LIABILITY Accounts can also be Base Accounts.

This should be your display:

Account Selection	Press < Control-N > to List Accounts
[A] Base Account----->	
[Account Disk is 5 percent full]	

Press Choice:	(or Quit)

Press [A] and Enter **pers** Press RETURN. Dollars and Sense will automatically find "Personal Checking" and use it as the Base Account. Your display should change to:

Account Selection	Press < Control-N > to List Accounts
[A] Base-----> Personal Checking	
[Account Disk is 5 percent full]	

Press <--,--> to Scroll	
Press Choice: A	(or Quit)

Press RETURN to continue.
Your display changes to:

Account Selection		Press < Control-N > to List Accounts
[A] Base Account----->	Personal Checking	
[B] Current Date ----->	01/01/83	
[C] Next Check ----->	8301	
Automatic Transactions		
[D] Auto Entry	Off	
[-] List Set		
[-] Release Set	Off	
Followup Actions		
[G] Trans. Report	Off	
[H] Check Writing	Off	
[Account Disk is 5 percent full]		

Press Choice: (or Proceed, Quit)		

All settings are okay.

Press "P" to Proceed.

The lower portion of your screen should remind you of your check register.

Notice how 8301 has been automatically entered for you.

[Check]	Cash	Savings	House Mortgage
Personal Checking	Cash Val Life Ins.	Stocks & Bonds	MasterCard
[Asset]	Furniture	[Liability]	Personal Loan
Car	House	Car Loan	Visa
Press Deposit, Misc or Void		Press Cntl-C, ESC, I, T, N, D	D = +
		Personal Checking Balance:	200.00
CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION
	8301		
		DIST. ACCOUNT	T CHECK(\$)
			DEPOSIT(\$)

The top portion of the display contains the Account list. You can page through the Accounts using < Cntl > N to help you remember an Account Name.

Just below the line is the prompt area, with data field options and messages.

Next to the prompt area is the Account Balance. You can see the balance change as you enter transactions.

Below the prompt area is the available keys display.

When you enter Transactions for ASSET Accounts, the Enter Transaction display changes to:

[Check] Personal Checking [Asset] Car	Cash Cash Val Life Ins. Furniture House	Savings Stocks & Bonds [Liability] Car Loan	House Mortgage MasterCard Personal Loan Visa														
Press (<--,-->) Scroll		Press Cntl-C, ESC, I, T, N, D House Balance:	D = + 100,000.00														
<table border="1"> <thead> <tr> <th>ACCOUNT</th> <th>MO/DA</th> <th>TRANSACTION DESCRIPTION</th> <th>DIST. ACCOUNT</th> <th>T</th> <th>DECREASE</th> <th>INCREASE</th> </tr> </thead> <tbody> <tr> <td>House</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				ACCOUNT	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	DECREASE	INCREASE	House						
ACCOUNT	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	DECREASE	INCREASE											
House																	

When you enter Transactions for LIABILITY Accounts, the Enter Transaction display changes to:

[Check] Personal Checking [Asset] Car	Cash Cash Val Life Ins. Furniture House	Savings Stocks & Bonds [Liability] Car Loan	House Mortgage MasterCard Personal Loan Visa														
Press (<--,-->) Scroll		Press Cntl-C, ESC, I, T, N, D Car Loan Balance:	D = + 3,500.00														
<table border="1"> <thead> <tr> <th>ACCOUNT</th> <th>MO/DA</th> <th>TRANSACTION DESCRIPTION</th> <th>DIST. ACCOUNT</th> <th>T</th> <th>PURCHASE</th> <th>PAYMENT</th> </tr> </thead> <tbody> <tr> <td>Car Loan</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				ACCOUNT	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	PURCHASE	PAYMENT	Car Loan						
ACCOUNT	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	PURCHASE	PAYMENT											
Car Loan																	

Let's enter Transactions, so you'll get experience of the following data fields:

The DESCRIPTION is a short comment on to whom the check was payable.

The DISTRIBUTION ACCOUNT is the Account to which the transaction is added.

"T" is the Tax Indicator.

The \$ Amount is either a DEPOSIT or CHECK.

Your first Transaction will be a check for \$100.

Enter the following data, each time pressing RETURN to move to the next field.

The CHECK NUMBER is 8301. Press RETURN.

The MONTH is March—03. The DAY is—01.

DESCRIPTION is Auto Club. Press RETURN.

The DISTRIBUTION ACCOUNT is Car Insurance. Enter "car i" and press RETURN. Dollars and Sense will automatically find the Account. If it does not, use your arrow keys to scroll forward or back until Car Insurance appears. Press RETURN.

"T" does not apply. Press RETURN.

Enter 100 for CHECK(\$). Press RETURN.

Your display should now look like this:

[Check]	Cash	Savings	House Mortgage				
Personal Checking	Cash Val Life Ins.	Stocks & Bonds	MasterCard				
[Asset]	Furniture	[Liability]	Personal Loan				
Car	House	Car Loan	Visa				
Press Deposit, Misc or Void		Press Cntl-C, ESC, I, T, N, D	D = +				
		Personal Checking Balance:	100.00				
CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	CHECK(\$)	DEPOSIT(\$)
	8301	03/01	Auto Club	Car Insurance	—	100.00	
	8302						

Notice the next check number has been automatically completed for you.

Next record your paycheck deposit. Enter the following:

Under CHECK NUMBER, press "D" for Deposit.

The last Month and Day shown are automatically used. They are correct, so press RETURN.

The DESCRIPTION is "National Motors." Press RETURN.

Enter "*" for DISTRIBUTION ACCOUNT. This will allow you to break up a transaction into different amounts for one or more accounts.

"T" does not apply. Press RETURN.

Enter the Net \$ Amount of the check—\$2,520. Press RETURN.

Enter Paycheck, press RETURN, then enter "T" (taxable) and 3,000 as your gross amount. Using Taxes-Federal, enter "T" and 250.

For Taxes-State, enter "T" and 50 as the amount.

For the FICA, enter "T," and then 180. Enter "*" to stop the multiple account distribution. Your display should look like this:

[Check]	Cash	Savings	House Mortgage				
Personal Checking	Cash Val Life Ins.	Stocks & Bonds	MasterCard				
[Asset]	Furniture	[Liability]	Personal Loan				
Car	House	Car Loan	Visa				
Press Deposit, Misc or Void		Press Cntl-C, ESC, I, T, N, D	D = +				
		Personal Checking Balance:	2,620.00				
CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	CHECK(S)	DEPOSIT(S)
	8301	03/01	Auto Club	Car Insurance	—	100.00	
	Dpst	03/01	National Motors		—		2,520.00
				Paycheck	T	3,000.00	
				Taxes-Federal	T		250.00
				Taxes-State	T		50.00
				FICA	T		180.00
	8302						

Now it's time for you to try entering transactions on your own.

Enter these transactions for March 1st starting with check number 8302:

Description	Distribution	T	\$ Amount
Blue Cross	Health Insurance		80.00
Gas Co.	Utilities		34.82
Electric Co.	Utilities		47.99
Water	Utilities		23.03
Bell System	Telephone		45.62
Jeans & Shirt	Clothes		22.50
Church	Contributions	T	10.00

Your display should look like this:

[Check]	Cash	Savings	House Mortgage				
Personal Checking	Cash Val Life Ins.	Stocks & Bonds	MasterCard				
[Asset]	Furniture	[Liability]	Personal Loan				
Car	House	Car Loan	Visa				
Press Deposit, Misc or Void		Press Cntl-C, ESC, I, T, N, D	D = +				
		Personal Checking Balance:	2,356.04				
CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	CHECK(\$)	DEPOSIT(\$)
	8301	03/01	Auto Club	Car Insurance	—	100.00	
	Dpst	03/01	National Motors		—		2,520.00
			Paycheck		T	3,000.00	
			Federal Taxes		T		250.00
			State Taxes		T		50.00
			FICA		T		180.00
	8302	03/01	Blue Cross	Health Insurance	—	80.00	
	8303	03/01	Gas Co.	Utilities	—	34.82	
	8304	03/01	Electric Co.	Utilities	—	47.99	
	8305	03/01	Water	Utilities	—	23.03	
	8306	03/01	Bell System	Telephone	—	45.62	
	8307	03/01	Jeans & Shirt	Clothes	—	22.50	
	8308	03/01	Church	Contributions	T	10.00	
	8309						

Try these multiple account distributions:

National Bank		300.00
Car Loan		100.00
Car Interest	T	200.00
Mortgage Co.		800.00
House		200.00
Mortgage Interest	T	600.00

Your display should look like this:

[Check] Personal Checking [Asset] Car	Cash Cash Val Life Ins. Furniture House	Savings Stocks & Bonds [Liability] Car Loan	House Mortgage MasterCard Personal Loan Visa
Press Deposit, Misc or Void		Press Cntl-C, ESC, I, T, N, D Personal Checking Balance:	D = + 1,256.04

CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	CHECK(\$)	DEPOSIT(\$)
	8309	03/01	National Bank		—	300.00	
				Car Loan	—		100.00
				Car Interest	T		200.00
	8310	03/01	Mortgage Co		—	800.00	
				House Mortgage	—		200.00
				Mortgage Inter.	T		600.00
	8311						

Press <Cntl> C to tell Dollars and Sense that you've entered all the transactions.

Notice the changes to the Prompts. If you select New, Fix or Remove/Restore, you must press <Cntl> C again after you've completed your changes.

Press "N" to enter New transactions. Press "F" to Fix any errors you made. Move the cursor anywhere on the display to make changes or corrections. You can delete transactions by pressing "R" for Remove/Restore. Remove/Restore TOGGLES the delete status.

<Cntl> K tabs up a line. <Cntl> J tabs down a line.

<Cntl> I tabs to a new field. <Cntl> P displays next page.

<Cntl> B displays the first transaction page. <Cntl> D TOGGLES the paging direction in the top right corner of the display. Your ARROW keys will also work correctly.

Press the "S" key with the cursor in (\$) column to shift the amount between columns.

When you've made all the changes, press "Q" to Quit. The prompt will change to:

Continue, Exit or Save:

Continue will allow you to make more changes.

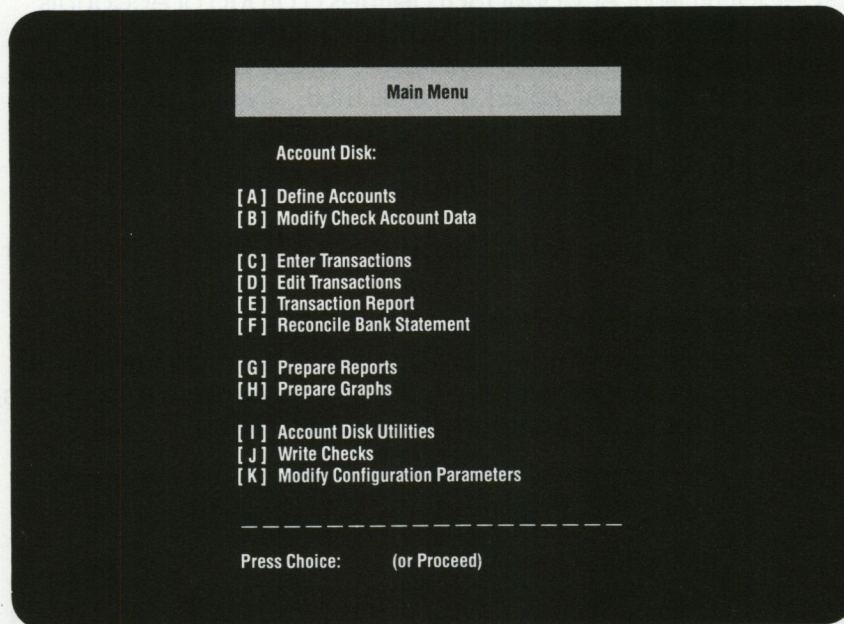
Exit erases all transactions just entered.

Press "S" to save the Transactions on your Account Disk.

The display you will see is:

Storing Transactions

The next display will be the Main Menu:



Take a few minutes and review this tutorial again before proceeding.

The Working Reference Guide of this manual uses the Accounts and Transactions from this tutorial as examples for reports, graphs, check writing, etc. Review each Main Menu option before beginning your own Account Disk. You may even want to save the Account Disk you created with this tutorial for trying out the Main Menu options.

Graphs and Reports

Go to the Main Menu and view samples of the graphs and reports. You'll see how easy it is for you to use Dollars and Sense to produce detailed and easily understood reports of your personal or business finances.

Press [H] to prepare graphs. Press "P" for Proceed.

If you've forgotten your accounts, <Cntrl> N gives you the list at the right side of the screen. Press <Cntrl> N.

Select an account by pressing [I]. Note that when you use graphs, you usually select a Composite Account. This is a special type of Account that defines a group of Accounts like "ASSETS" or "EXPENSES." You can define your own groups. All Composite Accounts must use "" around their name. For your samples, use: "ASSETS," "LIABILITIES," "INCOME" or "EXPENSES."

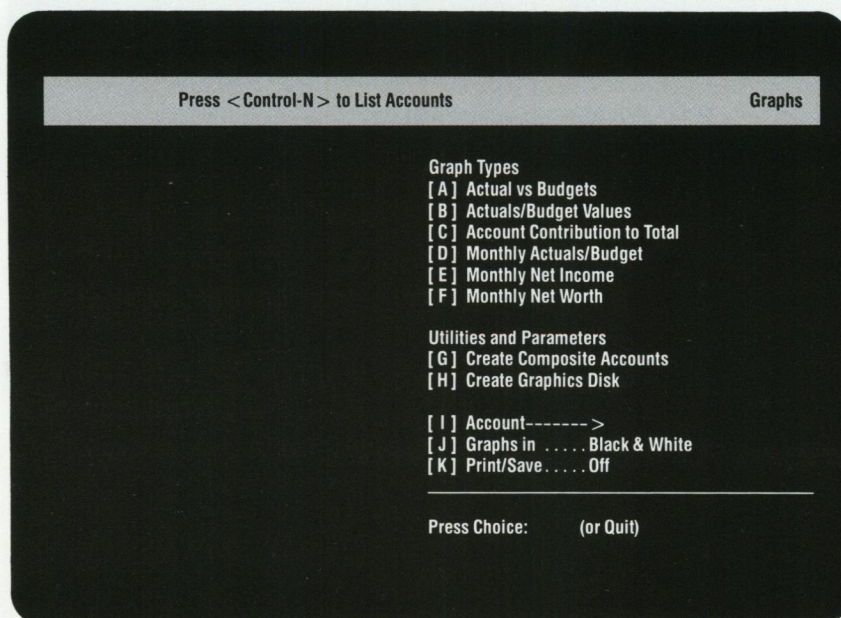
Now press **exp** RETURN.

Press RETURN again.

Select graph type. For this example, we'll use Actuals/Budget values [B].

Press [B]. Now Press "P" for Proceed.

Step through the series of graphs by pressing any key. When you've seen all the graphs and the graphs menu reappears, press "Q" for Quit and return to the Main Menu.



To do a report:

Press [G] and then "P" for Proceed.

Press [B] to see a Summary for each Account Year to Date.

Press "P" for Proceed.

```

Reports                                     Press <Control-N> to List Accounts

[ A ] Output Device . . . Screen
[ B ] Account YTD Summary
[ C ] Monthly Budget Totals
[ D ] Monthly Actual Totals

Budget vs Actuals Reports
[ E ] Income Statement
[ F ] Balance Sheet
[ G ] Cash Flow

Monthly Detail for
[ H ] Account----->

-----
Press Choice:      (or Quit)
```

You may even want to try entering some more transactions and view the reports again to see the effect a Transaction has on the reports or graphs.

This tutorial will get you off to a fast start. Review it, refer to it and use it as a quick reference whenever you need it.

Instructions for Alternate Screens

If Account Disk Utilities screen appears, choose selection [C] Begin New Account Disk. Refer to p. A-14, Step 4, and continue the first-time tutorial.

If an 80-Column Card Type screen appears, choose your 80-Column Card Type. Press "P" to proceed. Refer to page A-12, Step 2 and continue the first time tutorial. If your 80-Column Card Type is not shown, refer to pages C-46, C-47.

If the System Configuration screen appears, verify that parameters shown are correct. Press "P" to proceed. Refer to page A-13, Step 3 and continue the first time tutorial. If changes need to be made, refer to pages C-44, C-45.

SUGGESTED APPLICATIONS

SUGGESTED
APPLICATIONS

MONOGRAM™

WHAT DOLLARS AND SENSE CAN DO FOR YOU

Section A of this manual has given you some of the operational basics of the Dollars and Sense program. If you've read and practiced the "tutorial" example of the previous section, you already have a better feel for the "how-to-do-it" part of this powerful program.

Now let's talk about the "what-to-do-with-it" part of Dollars and Sense.

Getting the most out of your program investment.

This section will provide you with some important applications and some "food for thought."

Our purpose is to show you just how many different ways you can use Dollars and Sense to keep track of your money. You'll quickly see that many of the applications in this section are immediately applicable to your personal and business needs. And, while reading through this section, you—like many other Dollars and Sense users—will create your own special applications as well.

An important note.

You don't need to be a financial specialist to use Dollars and Sense to manage your financial future. You don't need a degree in Accounting either, since the program is largely self-guiding. We would like to point out, however, that as helpful as Dollars and Sense and this reference manual may be, they are not intended to replace the advice of a professional accountant or legal counsel.

Please remember also that to produce accurate information and reports with Dollars and Sense, you must first input accurate information.

BASIC BUDGET MANAGEMENT

The best way to keep track of your money is to establish budgets, track your expenses and watch for any variances.

With Dollars and Sense, you can establish standard monthly budgets or enter a different amount for each month of the year.

NUM	ACCOUNT NAME	TYPE	MONTHLY BUDGET	VARIABLE BUDGET
607	Telephone	EXPENSE	35.00	
609	Utilities	EXPENSE	80.00	
610	Christmas \$	EXPENSE	[Variable]	Jan 0.00
				Feb 0.00
				Mar 0.00
				Apr 0.00
				May 0.00
				Jun 0.00
				Jul 0.00
				Aug 0.00
				Sep 0.00
				Oct 0.00
				Nov 0.00
				Dec 500.00

Budgeting enables you to establish guidelines and to make adjustments based upon actual expenses versus those budgeted. Dollars and Sense produces many valuable "Actual" versus "Budget" reports, giving you a clear, up-to-the-minute picture of your financial condition.

As a budget management tool, Dollars and Sense also allows you to "What if?" various financial situations. Let's say you're thinking of buying or leasing a new car. You can simply go to the Define Accounts display, add the new budget item (the car), and immediately see the result in your Net Budget Balance. With Dollars and Sense, you can even make adjustments to other budgets to "make room" for new budget items.

PREPARING INCOME TAXES

One of the most important and useful applications of Dollars and Sense is in the preparation of income tax information. With Dollars and Sense, you can eliminate last-minute panic searching for tax information—forever. Now you have the ability to maintain critical tax records quickly and easily throughout the year. Then, come tax time, you'll be able to instantly produce the reports you need to help you complete your income tax returns.

The most important tax-related reports you can generate with Dollars and Sense are these:

YTD ACCOUNT SUMMARY	<p>Gives you totals by Account (Money Category).</p> <p>Useful accounts are Medical/Dental, Taxes, Contributions, Business Deductions, and Miscellaneous.</p>
INCOME STATEMENT	<p>Your Income and Deductions can easily be seen by preparing this statement showing your categories of Income.</p>
BALANCE SHEET	<p>This is your Net Worth. It enables you to quickly spot Liabilities on which you can prepay Interest for extra deductions.</p> <p>This report can also be used to enter tax return information relating to Inventories, Depreciation, etc.</p>

Tracking your tax obligations begins with defining Accounts that allow you to easily collect transactions relating to tax deductions. For a sample set of Accounts specifically related to Tax Preparation, please refer to "Starting Your Account Disk" in Section A. For other examples of tax-related applications, look under the heading "Other Tax-Related Applications" later on in this section.

You can build your Tax Preparation Account Disk(s) by copying the sample set of Accounts in Section I, or you can enter them through the [A] Define Accounts option from the Main Menu. In either case, you can adjust the List of Accounts to suit your own needs.

The Dollars and Sense program also enables you to include Tax Preparation Accounts along with your normal Accounts. Any tax-related transaction can be marked with a "T" in the Tax Indicator data field.

BUSINESS-RELATED APPLICATIONS

With Dollars and Sense, you can collect and maintain important financial information relating to your business.

Here are a few examples:

Profit/Loss Reports

Although some businesses need sophisticated accounting systems, most do not.

If you have a business and need to keep the "books," you can use Dollars and Sense to prepare your financial statements and monitor your progress. (Some entrepreneurial purchasers of the Dollars and Sense program have even set up their own small businesses to offer bookkeeping services for other small businesses.)

You can use Dollars and Sense to set up a Chart of Accounts and post Transactions since it's a full, double-entry system. Then, you can print a General Ledger (Cash Flow), Income Statement and Balance Sheet. Dollars and Sense allows for Account balances up to \$9,999,999.99.

You should create a separate Account Disk for each business, record your transactions weekly and print your reports monthly. You can use the standard set of Account Definitions (see Section I, "Starting Your Account Disk") or create your own.

If you operate a small business, the reduction in fees that result from providing your accountant with accurate and readable reports of transaction activity, an Income Statement and Balance Sheet can often justify the cost of owning a computer.

Expense Analysis

Many business people are required by their companies to prepare weekly expense reports for reimbursement. With Dollars and Sense, it's easy to create an Account Disk that uses all the same categories as a Company Expense Report. You simply enter the amounts you spend as transactions to those categories, and then print a report of the total expenses by any date period. Each week you can enter your applicable expenses and track them throughout the year.

Accounts you can define are:

700	Hotels	EXPENSE
701	Air Fares	EXPENSE
702	Meals	EXPENSE
703	Mileage	EXPENSE
705	Tips	EXPENSE
706	Cabs/Busses	EXPENSE
707	Parking	EXPENSE
708	Tolls	EXPENSE
709	Telephone	EXPENSE
710	Entertainment	EXPENSE

If you're a manager, you can use Dollars and Sense to monitor the expenses of individuals working for you.

Transferring Funds to a Small Business

If you own a corporation or other small business, you may have need to transfer cash to it from your personal account from time to time.

Here is an example of how you should keep the records:

190 Loans to Company ASSET

This should be defined as an Account on your personal Account Disk. The transaction in this case would be a check from your personal Checking Account that's now distributed to the "Loans to Company" Account since, in essence, you've become a "bank" loaning money to an outsider (the Company).

If you repay the loan with interest, you then record the deposit in your personal Checking Account and distribute it to the "Loans to Company" Account and to the "Misc. Income" Account. For example:

CLR	MO/DA	TRANSACTION	DESC	ACCOUNT	TAX	CHECK	DEPOSIT
	Dpst	Loan Payment			—		5,000
				Loans to			
				Comp	—	4,500	
				Misc			
				Income	T	500	

Efficiency Comparisons

If you run a company which is required to report inventories for tax purposes, you can use Dollars and Sense to keep track of the time and cost of inventorying. If inventorying time and costs begin to increase too dramatically, you can then step in to correct the situation.

MANAGING INVESTMENTS

Many investments, aside from their money-making potential, offer short- and long-term tax advantages.

With Dollars and Sense, you can create Account Disks to help you manage investments in Real Estate (Rental Properties), Stocks and Bonds, Term Certificates, Tax Shelters, Partnerships, Precious Metals (Gold, Silver, etc.), Collections (Paintings, Wines) or even in hobbies.

Rental Property Management

The easiest way to make a greater profit in owning Rental Property is to control costs strictly and to adhere closely to budgets.

Dollars and Sense allows you to enter standard or variable budgets and print reports of Budgets versus Actuals over specified time periods (monthly, quarterly, yearly). As a result, you'll be able to quickly spot potential problem areas and to take corrective measures.

Accurate rental property records will enable you to justify a higher selling price later on.

Most books on Real Estate investment describe the different types of expenses you can expect as a landlord/property owner. These expenses become the Accounts you should define to keep track of your investment dollars.

Here are some of the Accounts you could define:

120	Bldg 123 Main St	ASSET
121	Bldg 123 Improvmnts	ASSET
122	Depreciation Accum.	ASSET
123	Deposits Collected	ASSET
220	Checking Acct 123	CHECK
320	Mortgage 123	LIABILITY
323	Deposits Owed	LIABILITY
420	Rental Income 123	INCOME
520	Bad Debt Reserve	EXPENSE
521	Interest	EXPENSE
522	Utilities	EXPENSE
523	Repairs & Maint.	EXPENSE
524	Insurance	EXPENSE
525	Professional Fees	EXPENSE
526	Property Taxes	EXPENSE
527	Miscellaneous	EXPENSE

With a separate Account Disk for each property, you can then print a separate Income Statement for each one with only the total transferred to your regular Account Disk.

Stocks and Bonds

For Stocks and Bonds, you can track purchases, sales, commissions and long-term or short-term capital gains. Just define accounts for Stocks and Bonds (ASSET), Long Term Capital Gain (INCOME), Short Term Capital Gain (INCOME) and Brokerage Commissions (EXPENSES). Don't forget to include the possibility of losses in your planning.

You can define these accounts:

170	Stocks and Bonds	ASSET
371	Long Term Capital Gain	INCOME
372	Short Term Capital Gain	INCOME
470	Brokerage Commissions	EXPENSE

Long and Short Term Capital Gains are treated differently for tax purposes (with short-term gains taxed at a higher rate). Use the YTD Account Summary and Income Statement to generate Income Tax Preparation Information. You may also review the Monthly Account Detail to track your transaction activity.

If you wish, you can create a separate Account Disk solely for your Stock Accounts. Each Account Number can then identify a single stock, and all transactions in that stock would be marked for that Account.

For example, if you owned four different stocks:

101	IBM	ASSET
102	US Steel	ASSET
103	General Motors	ASSET
104	Goodyear Tire	ASSET

all totals from your monthly stock activity could then be added to your regular Account Disk Account (170 Stocks and Bonds, 371 Long Term Gains, 372 Short Term Gains, etc.).

If you use your computer in managing your stock portfolio, you should know you may be able to deduct a portion of its expense for tax purposes.

If you maintain a Money Market Account at your brokerage firm or bank for the purposes of transferring funds back and forth for stock market investments, remember that the Money Market Account is an ASSET also. If you use it for check writing, be sure to make the Account Type "CHECK."

Tax Shelters

Tax shelters make wonderful investments—if you can afford them. However, you may be presented with a tax-saving opportunity but are unable to determine your present tax position or to justify the cash flow necessary to support the tax shelter.

With Dollars and Sense, you can generate and review graphs that show the trend of your tax and income versus your expenses. You can then quickly project your yearly income and cash flow accurately, thus allowing you to make the best tax shelter decisions.

For example, if you review your Income Statement and see that your income is rising 18% across the year but your expenses are rising only 3%, you may then have an opportunity to shelter that extra income.

Suppose you start to evaluate tax shelters and learn that you can make an investment that will give you a deduction of two to three times the amount of your investment. You then look at your Tax Preparation Reports and see that you'll end up in the 40% tax bracket. Your conclusion is that investing in that shelter may be worthwhile.

Here's a sample calculation:

\$10,000	Extra Income
5,000	Shelter Investment
15,000	Deduction from Shelter (3 times Investment)
6,000	Net Deduction (\$15,000 @ 40% tax bracket)
9,000	Tax Savings (\$15,000 less \$6,000)
4,000	Net Benefit (\$9,000 Savings versus
	5,000 Invested)

Please Note: In most tax shelters, additional investments will have to be made in later years. When you investigate tax shelter opportunities, be careful; not all meet IRS requirements for approval.

Partnerships

Partnerships require detailed management of finances to assure you of the growth of your share or to determine the need for additional infusions of cash.

Smart partners always meet and discuss finances with accurate reports that enable them to predict future cash needs or allowable salary draws.

With Dollars and Sense, you can create a separate Account Disk for each partnership you enter.

Examples of Accounts to watch closely are:

150	Furniture	ASSET	Overspending?
160	Accounts Receiv.	ASSET	Who owes you?
230	Checking	CHECK	Who can sign?
310	Loans Payable	LIABILITY	Deep in Debt?
320	Accounts Payable	LIABILITY	Owed to Suppliers
330	Taxes Payable	LIABILITY	IRS watches
410	Income	INCOME	Sales
510	Salaries	EXPENSE	Overpaying?
520	Cost of Goods Sold	EXPENSE	Overpaying?
530	Travel/Entertain	EXPENSE	Too high?
540	Fees	EXPENSE	Friends?
550	Miscellaneous	EXPENSE	Not pennies

Gold, Silver and Other Precious Metals

If you make investments in gold, silver or other precious metals, define an Account:

195 Precious Metals ASSETS

All purchases and sales should be recorded as transactions to this Account.

Collections (Paintings, Wines, etc.)

Fine art and rare wines are among the many collection/investment opportunities available today to the smart financial manager.

With Dollars and Sense, you can easily track all amounts spent for possible tax deduction purposes later on.

Hobbies

Hobbies may be fun but they are sometimes expensive. Try creating a special expense account for your hobby.

Although most hobbies are not considered investments, others (such as coin or stamp collecting) have potential value as tax deductions. To find out if your hobby comes under the "Investment" category, consult your accountant or legal counsel.

You can easily track your hobby expenses (and/or deductions) with the help of Dollars and Sense.

OTHER TAX-RELATED APPLICATIONS

Earlier in this section we discussed some of the general tax preparation benefits of Dollars and Sense. There are, of course, many different types of allowable deductions which can be used to reduce your personal and/or business tax obligation.

Here are several more tax-related applications for the Dollars and Sense program:

Home Improvements

When you make repairs or purchase items to improve your home, be sure to record those transactions separately in an Account:

155 Home Improvements ASSET

Later, when you sell your home, you can justify the price by showing a Transaction Report of all home improvements.

You can also use this information for Income Tax return calculations if you buy a less expensive house. You'll then be able to reduce your Capital Gains tax by the cost of the improvements.

Office at Home

If you maintain an office at home, it's prudent to keep accurate records of your expenses and activity while using it. (Again, be sure to check with your accountant for details about allowable deductions.)

Credit Cards

Whenever you make a purchase with a credit card, you're incurring a liability you'll have to pay at a later time.

For each credit card, define an Account:

340 Visa LIABILITY

All your charges to this card will use this Account as the base account for the transactions.

For tax preparation purposes, an accurate record of your credit card transactions (especially those you've flagged with a "T" for tax purposes) is invaluable come April 15th.

For example:

ACCOUNT NAME	DATE MO/DA	TRANSACTION DESCRIPTION	DISTRIBUTION ACCOUNT	T X	-AMOUNTS PURCHASES	(\$)-1 PAYMENTS
Visa	03/01	Steakhouse	Entertainment	T	50.00	
Visa	03/02	Dept Store			120.00	
			Clothing			65.00
			Camping Gear			55.00
Visa	03/03	Refund	Clothing			65.00

Casualty Losses

If you have any casualty losses such as storm damage or accidents that involve major expenses such as fire damage, define an Account:

711 Casualty Losses EXPENSE

Record all your expenses as transactions in this Account. On your Income Tax Return, you're allowed to deduct these losses on Schedule A. Keeping them in one Account will make it easy to see the total amount of the loss, as well as to print a Transaction Report of the detail items in the Account total.

Side Businesses

If you operate a side or "moonlight" business (such as gardening, repair work or creative consultation), Dollars and Sense can help you keep accurate, up-to-the-minute track of your income and expenses—many of which may be deductible for Income Tax purposes.

Selling Personal Property

When you sell your car, furniture or other personal items, they must be removed from your Assets.

Some of these items may have appreciated in value. For example, you buy a car for \$1,000. You add \$500 in improvements and sell it for \$2,000. You would then have an additional taxable income of \$500.

CLR	MO/DA	TRANSACTION DESC	ACCOUNT	TAX	CHECK	DEPOSIT
	Dpst	Sold Car		—		2,000
			Old Car	—	1,500	
			Misc Income	T	500	

Donating Property to Charity

If you donate property such as art, vehicles or real estate to charity, you may claim a deduction on your tax return. The tax laws governing these deductions will vary depending upon the item being donated and how long you've owned it.

To maximize your deductions, keep accurate records of purchases, improvements, repairs, transportation, insurance, etc.

If you have an extensive collection of valuable items, create a separate Account Disk to inventory your items using each item as a separate Account.

For example:

101	Matisse Painting #23	ASSET
102	Picasso Litho #45	ASSET

Child Care Expenses

If you pay for child care, you may be entitled to deductions on your Income Tax return.

Dollars and Sense makes it easy for you to record and track these expenses in a separate Account:

675	Child Care Expenses	EXPENSE
-----	---------------------	---------

To support your deduction, simply print a Transaction Report of all the detail entries.

Alimony and Child Support Payments

If you receive alimony and child support, define an Account:

450	Alimony/Child Sup	INCOME
-----	-------------------	--------

Record your receipts as deposits to your checking or saving accounts and distribute the amount to this Income Account.

If you pay alimony and child support, define an Account:

890	Alimony/Child Sup	EXPENSE
-----	-------------------	---------

You may set up an automatic transaction to write the check for the amount if it's the same each time and distribute the amount to this Expense Account.

Some expenses are tax deductible, and some income is taxable for alimony and child support.

"TIME SAVERS"

Some applications for Dollars and Sense are mighty handy for saving time or for gathering needed information quickly, or simply to remind you that certain things needs attention.

Here are some examples:

Automatic Transactions

If you're a salaried employee who gets paid twice a month, you probably pay your standard bills twice a month. With Dollars and Sense, you can create automatic transactions for such bills.

Today, many people have certain amounts automatically deducted from their paychecks (credit union contributions) or from their bank accounts (auto loan payments). With Dollars and Sense, you can define these deductions as automatic transactions and process them on a specific date for accurate record keeping.

Many times you may want to know a "what if?" circumstance relating to your budget:

"What if I spend \$100 today on new clothes, can I still pay my month end bills?"

Select [C] Enter Transactions. Then, retrieve the automatic transaction set that contains your monthly bills. Press **Proceed**. Now, enter your hypothetical \$100 clothing transaction and look at your Checking Account Balance. If it's positive, you can afford the new clothes. Press "E" to erase all the transactions you just entered without updating the Account Disk.

Another good use of automatic transactions is to enter other standard information, such as your paycheck and deductions.

All you have to do is select [C] Enter Transactions, press [D] Auto Entry Set until a number is displayed with a (NEW) next to it and enter the paycheck information just as if you were completing a normal transaction. When you've finished entering the transactions, including any multiple account distributions, press "S" to save the automatic transaction on your Account Disk.

To process your automatic paycheck transaction, select [C] Enter Transactions, press [D] Auto Entry until the correct set (OLD) is displayed, and then press "P" (You can optionally list each set to verify it's the one you wish to use.) The paycheck will be entered automatically. Of course, you can edit the transactions and make any necessary changes.

Household Inventorying

Many homeowners find that maintaining an accurate, up-to-date inventory of all significant household items is of immeasurable value should a fire or break-in occur.

If you create an Account Disk listing all major items—furniture, appliances, jewelry, antiques, collectables, etc.—including the dates purchased, purchase amounts, assessed valuation and so on, any items damaged or lost can be quickly accounted for when determining insurance claims.

Service/Maintenance of Household Items

If you own a car, you know it requires periodic servicing and maintenance. The same is true of many household items, such as washers and dryers, cooking ranges, air conditioners, stereo equipment, etc.

Dollars and Sense can be used to create a running list of which items require servicing and when. That way, these items can continue to serve you efficiently and well. You can also give yourself "notice" of when service contracts are due for renewal.

MISCELLANEOUS APPLICATIONS

Finally, there are applications which don't quite fit into any of the categories already covered in this Section.

Here are a couple of examples:

Clubs and Associations

If you're the treasurer of a club or organization, you can use Dollars and Sense to keep track of member dues and other income and also to generate professional quality reports for presentation to your board.

You can set up the club as a business, using the example set of Accounts for Business listed in Section I. Or, you can create a smaller set of Accounts to fit your exact needs.

You can even keep a paid/unpaid membership roster by entering each member as a separate transaction under an Account:

150 Due from Members ASSET

and the total dues to the Account:

350 Membership Owed LIABILITY

As you receive payment, you can distribute the transaction to a different Account:

450 Membership Income INCOME

By comparing the detail from "Due from Members" to the detail from "Membership Income," you can quickly see who paid and when.

Borrowing Money from Friends

Borrowing money from friends is like borrowing from a bank except that you may have made special arrangements for payback periods and interest.

When you make the account, define an Account:

375 Loans from Friends LIABILITY

You should enter the amount of the loan as a transaction using your Checking Account as the Base Account:

Dpst 03/01 John Smith Loans from Friends \$500

Then, as you make payments, use your Checking Account as the Base Account and the "Loans from Friends" as the Distribution Account.

If you pay any interest or lump sum fees, distribute that amount to an Expense Account for Interest.

Now that you've read through this section, you should have a much better picture of the tremendous versatility of the Dollars and Sense program.

The next section of this reference manual will show you the Main Menu and Menu Options available to you as a Dollars and Sense program user.

WORKING REFERENCE GUIDE

WORKING
REFERENCE
GUIDE

MONOGRAM™

WORKING REFERENCE GUIDE

Since Dollars and Sense has been designed for quick and easy use, all major functions are available from the Main Menu Display.

This and other menus allow you to enter and change accounts or transactions, write checks, display or print reports or graphs, reconcile bank statements, switch to different account disks and change printer types or displays.

You'll encounter three different kinds of menu options:

1. Single Choice—Only one option can be selected.
2. Additional Options—Select one major option and one or more minor options. (i.e. Select a report and then choose output to screen or printer.)
3. Enter Values—Data fields or options may be completed.

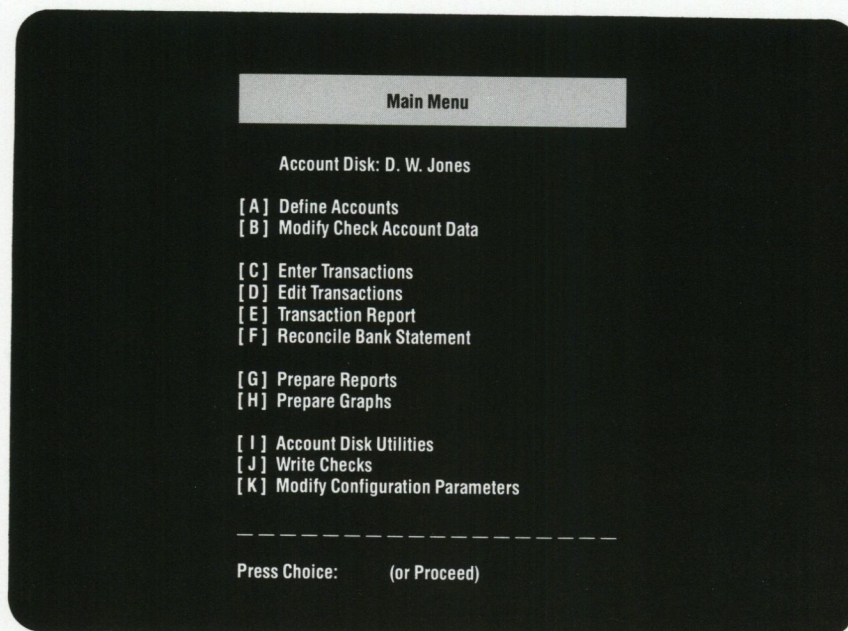
Values that you can change or must enter are:

1. 18 character Account Names—Just enter the first few characters of the name, and Dollars and Sense will find the Account closest to those characters.
2. Numbers—Check Numbers, Ranges of Check Numbers, Dates, Ranges of Dates.
3. Amounts—Dollars and cents. Enter the decimal point only if needed.
4. TOGGLE—On/Off, Off/On, Display Alternate Options.

The two commands you'll use the most are:

- | | |
|-------------|------------------------------------|
| P (Proceed) | Start an option you have selected. |
| Q (Quit) | Stop and return to previous menu. |

This is the Main Menu display:



Choices available are:

- | | |
|---------------------------------|---|
| [A] Define Accounts | Add, change or remove Accounts and budgets. |
| [B] Modify Check Account Data | Change check writing information. |
| [C] Enter Transactions | Enter checks, deposits or other transactions. |
| [D] Edit Transactions | Add, change or remove checks, deposits, etc. |
| [E] Transaction Report | Select a specific group of transactions to display. |
| [F] Reconcile Bank Statement | Match transactions and balance to bank statement. |
| [G] Prepare Reports | Select Accounts and display or print reports. |

[H] Prepare Graphs

Select Accounts and display, print or save graphs.

[I] Account Disk Utilities

Begin new Account Disk. Update continuation disk. Produce Backup Account Disk.

[J] Write Checks

Print checks.

[K] Modify Configuration Parameters

Change printer, display, etc.

[A] Define Accounts

Use choice [A] from the Main Menu to add, change or delete Accounts (Money Categories). (Refer to the section "Starting Your Account Disk" for more information on Accounts.)

With Define Accounts, you can add new Accounts. (The first time you enter Accounts, you're automatically in "New" mode.) The next available Account Number is then automatically prompted, and the cursor moves to the next data field as each field is filled. (Press RETURN if you do not completely fill a data field.)

Initially, two mandatory Accounts are defined:

Check Charges
Check Interest

Although these Accounts are used to record charges from checking accounts during Bank Account Reconciliation, you can define other Accounts to replace them.

Monthly budgets should be entered for INCOME and EXPENSE Accounts. ASSET and LIABILITY Accounts should have budgets only if you make a regular monthly payment such as a car loan, mortgage or deposit to a savings account. The Net Annual Budget Balance (in the top right corner of the display) shows the total of your budget. The number is positive in value if you have money left in your budget, and negative in value if you have overspent your budget.

You can enter VARIABLE budgets, such as property tax payments due only twice per year or amounts that change across a year. By entering a "V" in the MONTHLY BUDGET data field, you can review or change a previously entered VARIABLE budget or enter a new set of budgets.

Press "N" to enter New Accounts. Press "F" to Fix Accounts you've already entered. Press "R" to Remove an Account or to Restore an Account marked Removed.

In the "Fix" mode you can make changes to any part of the display that is not highlighted. Move the cursor using the ARROW keys. If you make changes to the MONTHLY BUDGETS, the Net Annual Budget Balance (in the top right corner) will adjust to reflect the new budget amount. This feature allows you to ask "what if" questions of your budget without worrying about losing information. Your Account Disk is updated only with the new Account information when you press "Q" for Quit and choose "S" for Save.

This is a sample of the Define Accounts display:

Press New, Fix, Remove/Restore, Quit			Press Cntl-K, J, I, P, B, D		D = +
			Net Annual Budget Balance:		0.00
NUM	ACCOUNT NAME	TYPE	START BALANCE	MONTHLY BDGT	VARIABLE BUDGET
100	Personal Checking	Check	200.00	0.00	
170	Savings	Asset	800.00	95.00	
200	House	Asset	100,000.00	0.00	
210	Furniture	Asset	10,000.00	0.00	
220	Cash Val Life Ins.	Asset	2,500.00	0.00	
250	Car	Asset	4,000.00	0.00	
280	Stocks & Bonds	Asset	2,000.00	0.00	
300	Visa	Liability	400.00	0.00	
301	MasterCard	Liability	200.00	0.00	
350	Personal Loan	Liability	2,000.00	200.00	
400	House Mortgage	Liability	80,000.00	200.00	
450	Car Loan	Liability	3,500.00	100.00	
500	Paycheck	Income	0.00	3,000.00	
510	Interest Earned	Income	0.00	50.00	
520	Other Income	Income	0.00	[Variable]	
600	Mortgage Interest	Expense	0.00	600.00	
630	Loan Interest	Expense	0.00	50.00	
650	Car Interest	Expense	0.00	200.00	
660	House Insurance	Expense	0.00	100.00	
661	Car Insurance	Expense	0.00	50.00	

Note: For Apple II, Cntl-K and Cntl-J will be displayed as Cntl-O and Cntl-L respectively.

The Define Accounts display has important information in the top portion of the screen:

The top left corner contains a prompt area that notifies you of "mode" (New or Fix), Continue-Exit-Save Options or Account Types (ASSET-CHECK-LIABILITIES-INCOME-EXPENSE).

In the top right corner is the paging and tabbing direction indicator. [+] tabs to the right and pages down. [-] tabs to the left and pages up.

The top line contains the Action Options available for your Apple IIe: As noted earlier for your Apple II or II + , <Cntrl> K and <Cntrl> J become <Cntrl> O and <Cntrl> L respectively.

- | | |
|-----------|--|
| ESC | —Erase current data field. Move cursor to previous data field. |
| <Cntrl> C | —Press these two keys together when you finish entering or fixing your Accounts. |
| <Cntrl> K | —Press these two keys to move cursor up (or press the up arrow key). |
| <Cntrl> J | —Press these two keys to move cursor down (or press the down arrow key). |
| <Cntrl> I | —Press these two keys to TAB to next field (or press the tab key). |
| <Cntrl> P | —Press these two keys to move to next page. |
| <Cntrl> B | —Press these two keys together to switch the Account display to the First Page. |
| <Cntrl> D | —Press these two keys together to TOGGLE the paging and tabbing direction indicator. |
| N | Press "N" to add a new Account. |
| F | Press "F" to fix Accounts. |
| R | Press "R" to Remove (Delete) an Account or Restore an Account marked [Removed]. |
| Q | Press "Q" to return to the Main Menu display. You will be prompted to: |
| Continue | Return to Fix mode to make additional changes. |
| Exit | Do not update Account Disk with changes. |
| Save | Save all changes to Account Disk. |

The ARROW keys and tab key will move the cursor.

The bottom portion of the display contains the Account information: (For more information on Accounts, see the section Starting an Account Disk in the first portion of this manual.)

NUM	This is the Account Number. All reports will print in Account Number order within Account type. Group Accounts with like information together using Account Numbers. When adding Accounts, the next available Account Number is automatically prompted, the range being from 1 to 999.
NAME	Up to 18-character description of the Account.
TYPE	ASSET-CHECK-LIABILITIES-INCOME-EXPENSE Press the first letter of the Account Type; the remainder will be filled in for you.
BEGINNING BALANCE	The amount in the Account at the beginning of the year.
MONTHLY BUDGET	Amount you expect to earn or spend each month. Press the letter "V" to enter a variable budget amount.
VARIABLE BUDGET	Different amounts for each month of the year.

Notice that as you complete or fill a data field, you are automatically moved to the next data field. If you don't fill a data field, press RETURN to move to the next data field.

For INCOME or EXPENSE Accounts, a BEGINNING BALANCE does not apply.

Some Account types are highlighted. These Accounts cannot be removed or Account types changed because transactions have been entered against them, or because the Accounts are reserved for use in recording charges and interest from checking accounts.

[B] Modify Check Account Data

Use choice [B] from the Main Menu to enter or change any information on Checking Accounts (Account type CHECK). You can change the Next Check Number, Names on the Bank Account, Bank Account Number and the Accounts for Check Charges and Interest (Account Check Charges and Check Interest were created automatically).

This is the first display you'll see:

Check Account Data Press < Control-N > to List Accounts

[A] Check Account--->

Press Choice: (or Quit)

Initially, you have only one choice [A], which selects the Checking Account to be updated. Press [A], then enter the first few characters of the Account Name and press RETURN. The remainder of the Account Name will be filled in automatically. If the Account Name displayed isn't correct, press the ARROW keys to scroll through the Accounts until the correct Account Name is displayed.

You may also press < Cntl > N to list all the Checking Accounts on the right side of the display.

Press RETURN when the correct Account Name is displayed in the Check Account---> data field. The remainder of the display will be filled in with information about that Checking Account.

Note: When you've defined new Checking Accounts (maximum of 12), you'll be automatically prompted through the Modify Check Account display for each new Checking Account.

This is the Checking Account Display:

```

Check Account Data                                     Press <Control-N> to List Accounts

[ A ] Check Account---> Personal Checking
[ B ] Next Check -----> 8301

Accounts for
[ C ] Charges -----> Check Charges
[ D ] Interest -----> Check Interest

Account Identifiers
[ E ] Name(s) on Account
      --->
[ F ] Bank/Branch
      --->
[ G ] Account Code ---->
[ H ] Checks are .....Unnumbered

-----
Press Choice:      (or Quit)
  
```

Choices: Press the [Letter] next to the option you wish to change. Enter the new data and press RETURN.

- [A] Account: Enter the first few characters of the Account Name. Press RETURN. The rest of the Account Name will be filled in automatically.
- [B] Next Check Number: Enter the correct number (maximum is 99,999,999). Note: Only the last 4 digits (9999) will show on displays or reports. The remaining digits are used when checks are printed.
- [C] Charges: Change this Account if you have created another Charges Account.
This Account will be used during the Bank Account Reconciliation.

[D] Interest:

Change this Account if you have created another Interest Account.

This Account will be used during the Bank Account Reconciliation.

[E] Name(s) on Account:

Enter your Checking Account name (Personal or Company Name; maximum 32 characters).

Used only for Check Writing.

[F] Bank/Branch:

Enter your Bank's Name (maximum 32 characters).

Used only for Check Writing.

[G] Account Code:

Enter Account Number (maximum 15 characters).

Used only in Check Writing.

[H] Checks are:

TOGGLES—Prenumbered/Unnumbered. Switch to Prenumbered if you use preprinted checks already numbered.

When you've completed all changes, press the letter "Q" to Quit and return to the Main Menu.

[C] Enter Transactions

Use choice [C] from the Main Menu for entering checks, deposits, transfers, withdrawals or other financial transactions. The two displays you will use are: Account Selection and Transaction Entry.

First, you must select a base account for your transactions. If you're entering checks, your base account will be your checking account. However, any ASSET, CHECK or LIABILITY account may be a base account.

This is the first display you'll see:

Account Selection	Press <Control-N> to List Accounts
[A] Base Account--->	
[Account Disk is 6 percent full]	

Press Choice:	(or Quit)

Because initially you have only one choice, you must select [A]-Base Account. Then enter the first few characters of the Account Name and press RETURN. The remainder of the Account Name will be filled in automatically. If the Account Name displayed is not correct, press the ARROW keys until the correct Account Name is displayed.

You may also press <Cntl> N to list all the Accounts on the right side of the display.

Press RETURN when the correct name is displayed in the Base Account---> data field. The remainder of the display will be filled in with the Account Selection Information.

This is the Account Selection display:

Account Selection	Press <Control-N> to List Accounts
[A] Base Account---> Personal Checking	
[B] Current Date ---> 03/01/83	
[C] Next Check ----> 1528	
Automatic Transactions	
[D] Auto Entry Off	
[-] List Set	
[-] Release Set Off	
Followup Actions	
[G] Trans. Report Off	
[H] Check Writing Off	
[Account Disk is 6 percent full]	

Press Choice:	(or Proceed, Quit)

Choices: Press the [Letter] next to the option you wish to change. Then enter the new data or TOGGLE the option.

- [A] Base Account---> Enter the first few characters of the Account Name. Press RETURN. The rest of the Account Name will be filled in automatically.
Default is the last used Base Account.
- [B] Current Date ---> Transaction date used for automatic transactions. Defaults to last transaction date.
- [C] Next Check ----> Next check number. Used for input prompting when Entering Transactions or processing Automatic Transactions.
- [D] Auto Entry TOGGLES—Off or Set Number. Selects automatic transaction set (maximum of 25 sets of 100 transactions). Previously defined sets are displayed first, then the next available set and then TOGGLED to Off.

If the set number is (old), it contains transactions. When you press "P" for Proceed, the automatic transaction set will be processed using [B] Date and starting with [C] Next Check Number.

If the set number is (new), it does not contain transactions. When you press "P" for Proceed, you'll be allowed to enter transactions. When you "Save" the transactions, they're "Saved" as the automatic transaction set. (new) is changed to (old).

(See the Automatic Transaction example at the end of [C] Enter Transactions.)

- [E] List Set Displays first 16 transactions of [D] Auto Entry set number.
- [F] Release Set TOGGLES—On/Off. Press "P" for Proceed while "On" to delete [D] Auto Entry set.
- [G] Trans. Report TOGGLES—On/Off. Print a transaction report of just entered transactions. (See Main Menu Choice [G].)
- [H] Check Writing TOGGLES—On/Off. Perform Check Writing after entering transactions and printing optional report. (See Main Menu Choice [J].)

Press "P" to Proceed or "Q" to return to the Main Menu.

After you've completed the Account Selection, you'll be presented with a special display for easy and quick entry of transactions.

You will use three different displays, depending on your choice of Base Account.

This is the Enter Transaction display for CHECK Base Accounts:

[Check] Personal Checking [Asset] Car	Cash Cash Val Life Ins. Furniture House	Savings Stocks & Bonds [Liability] Car Loan	House Mortgage MasterCard Personal Loan Visa
--	--	--	---

Press Deposit, Misc or Void	Press Cntl-C, ESC, I, T, N, D
	Personal Checking Balance: D = + 956.98

CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	CHECK(\$)	DEPOSIT(\$)
	8311						

This is the Enter Transaction display for ASSET Base Accounts:

[Check] Personal Checking [Asset] Car	Cash Cash Val Life Ins. Furniture House	Savings Stocks & Bonds [Liability] Car Loan	House Mortgage MasterCard Personal Loan Visa														
Press (<--,-->) Scroll		Press Cntl-C, ESC, I, T, N, D House	D = + Balance: 100,000.00														
<table border="1"> <thead> <tr> <th>ACCOUNT</th> <th>MO/DA</th> <th>TRANSACTION DESCRIPTION</th> <th>DIST. ACCOUNT</th> <th>T</th> <th>DECREASE</th> <th>INCREASE</th> </tr> </thead> <tbody> <tr> <td>House</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				ACCOUNT	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	DECREASE	INCREASE	House						
ACCOUNT	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	DECREASE	INCREASE											
House																	

This is the Enter Transaction display for LIABILITY Base Accounts:

[Check] Personal Checking [Asset] Car	Cash Cash Val Life Ins. Furniture House	Savings Stocks & Bonds [Liability] Car Loan	House Mortgage MasterCard Personal Loan Visa														
Press (<--,-->) Scroll		Press Cntl-C, ESC, I, T, N, D Car Loan	D = + Balance: 3,500.00														
<table border="1"> <thead> <tr> <th>ACCOUNT</th> <th>MO/DA</th> <th>TRANSACTION DESCRIPTION</th> <th>DIST. ACCOUNT</th> <th>T</th> <th>PURCHASE</th> <th>PAYMENT</th> </tr> </thead> <tbody> <tr> <td>Car Loan</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				ACCOUNT	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	PURCHASE	PAYMENT	Car Loan						
ACCOUNT	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	PURCHASE	PAYMENT											
Car Loan																	

The top portion of the display contains a sorted list of your accounts within account type (unless Account Display . . . Off was specified on the Modify Configuration Parameters. See Main Menu choice [K]). This area may be scrolled using < Cntl > N to find a specific account.

Below the account list is a prompt for transaction type (Deposit, Misc or Void), the Base Account Name and the current Account Balance. You may enter a transaction type under CHK# to record a Check, Deposit, Miscellaneous Transaction (like an Automatic Teller cash withdrawal), or to Void a check.

The Enter Transactions display contains important action information in the middle line of the top portion:

- | | |
|----------|--|
| ESC | Erase current data field. Move cursor to previous data field. |
| <Cntl> C | Press these two keys together when you complete entering your transactions. |
| <Cntl> I | Press these two keys together to TAB to the next data field (direction indicator.) |
| <Cntl> T | Press these two keys together to display the Options available for the data field pointed to by the cursor. (This is a mini HELP key.) |
| <Cntl> N | Press these two keys together to scroll the Account display area. |
| <Cntl> D | Press these two keys together to TOGGLE the paging direction indicator. |
| <Cntl> K | Press these two keys together to move cursor up a line. |
| <Cntl> J | Press these two keys together to move cursor down a line. |
| <Cntl> P | Press these two keys together to move to the next page. |
| <Cntl> B | Press these two keys together to move back a page. |
| N | Press "N" to enter New transactions. |
| F | Press "F" to Fix any transaction and allow full screen editing. |
| I | Press "I" to Insert a transaction. |
| R | Press "R" to Remove (Delete) a transaction or Restore a transaction marked [Removed]. |
| Q | Press "Q" to return to the Main Menu display. You will be prompted to: |
| | Continue Return to Edit Mode to make additional changes. |
| | Exit Do not update Account Disk with Transactions. |
| | Save Save all changes to Account Disk |

Press "C," "E" or "S."

The ARROW keys and Tab key will move the cursor. You may enter a maximum of **100** transactions each time. Then you must save them.

The bottom portion of the display contains the transaction information. (Notice that the cursor will jump to the next data field automatically as soon as the current data field is filled.)

This is the information you enter for a CHECKING Base Account:

CLR	When you reconcile your bank account with Choice [F] from the Main Menu, you will place a "C" in this column for all transactions that have "cleared" your account. Enter a "U" for all transactions that have not "cleared" the bank, or for a check that contains a "C" in error.
CHK#	Enter the Check Number (Range 0-9999). (Note: duplicate check numbers may be entered without causing problems) or the letter "D" for Deposits, "M" for Miscellaneous entries or "V" to void a transaction. Check Numbers will be incremented automatically.
MO/DA	Month (1-12) and Day (1-31) of the Transaction. Defaults to the previous transaction's date.
TRANSACTION DESCRIPTION	Enter a short (maximum 25 characters) memo or description of the transaction (such as the recipient of the check).
DIST. ACCOUNT	Enter the first few characters of the Account Name. Press RETURN, and the rest of the Account Name will be filled in automatically. Use the cursor ARROW keys to scroll through the accounts. A transaction may be distributed to a maximum of 14 different accounts. Enter an "*" to break a transaction across multiple Accounts and an "*" to end a multiple Account distribution. (See First Time Tutorial for Example.)

Or, you may press RETURN in the Amount data field of the last distribution account to force the transaction to balance and end the multiple Account distribution process. (We'll do the calculation for you.)

T	Tax Indicator. Press the letter "T" to flag this transaction as tax deductible or taxable.
CHECK (\$)	Check Amount (maximum 999,999.99).
DEPOSIT (\$)	Deposit Amount (maximum 999,999.99).

Press the "S" key with the cursor in the (\$) column to shift the amount between columns.

The bottom portion of the display contains the transaction information. (Notice that the cursor will jump to the next data field automatically as soon as the current data field is filled.)

This is the information you enter for an ASSET or LIABILITY Base Account:

ACCOUNT NAME	Enter the first few characters of the Account Name. Press RETURN. The rest of the Account Name will be filled in automatically. Use the ARROW keys to scroll through the Accounts to find the correct one. Press RETURN. Default is the previous transaction's Base Account Name.
MO/DA	Month (1-12) and Day (1-31) of the Transaction. Defaults to the previous transaction's date.
TRANSACTION DESCRIPTION	Enter a short (maximum 25 characters) memo or description of the transaction (such as the recipient of the check).
DIST. ACCOUNT	Enter the first few characters of the Account Name. Press RETURN. The rest of the Account Name will be filled in automatically. Use the cursor ARROW keys to scroll through the accounts.

A transaction may be distributed to a maximum of 14 different accounts. Enter an "*" to break a transaction across multiple Accounts and an "*" to end a multiple Account distribution. (See First Time Tutorial for example.)

Or, you may press RETURN in the Amount data field of the last distribution account to force the transaction to balance and end the multiple Account distribution process. (We'll do the calculation for you.)

T Tax Indicator. Press the letter "T" to flag this transaction as tax deductible or taxable.

DECREASE/
PURCHASE Amount (maximum 999,999.99).

Note: Press "S" under DECREASE to move cursor to INCREASE.

INCREASE/
PAYMENT Amount (maximum 999,999.99).

Note: Press "S" under INCREASE to move cursor to DECREASE.

The bottom portion of the display contains the transaction information. (Notice that the cursor will jump to the next data field automatically as soon as the current data field is filled.)

AUTOMATIC TRANSACTIONS:

Automatic transactions are entered in the same manner as a regular transaction. The only difference is that automatic transactions are saved in a set. By saving a set of commonly occurring transactions, you save the time spent on data entry.

Whenever you need to call up a set of transactions (such as all the bills you pay on the 15th of the month), you can quickly and easily bring them up on screen—change, edit, or save them.

This is an example of an Automatic Transaction:

At the Account Selection display, if you wish to create an automatic transaction, press [D] Auto Entry until a set number (New) is displayed. Then press "P" for Proceed.

Account Selection
Press <Control-N> to List Accounts

[A] Base Account--->Personal Checking

[B] Current Date --->03/01/83

[C] Next Check ---->8311

Automatic Transactions

[D] Auto EntrySet 01 (New)

[-] List Set

[-] Release SetOff

Followup Actions

[G] Trans. Report.....Off

[H] Check WritingOff

[Account Disk is 6 percent full]

Press Choice: (or Proceed, Quit)

You'll be presented with the Enter Transaction display. Enter the transactions (including multiple Account distributions as necessary). When you've finished, press <Cntl> C, make any corrections, press "Q" to Quit and "S" to Save. The transactions will be saved as the Automatic Transaction Set Number defined as (New) on the Account Selection display (see above).

[Check]
Personal Checking
[Asset]
Car

Cash
Cash Val Life Ins.
Furniture
House

Savings
Stocks & Bonds
[Liability]
Car Loan

House Mortgage
MasterCard
Personal Loan
Visa

Press Deposit, Misc or Void

Press Cntl-C, ESC, I, T, N, D D = +
Personal Checking Balance: 1,256.04

CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	CHECK(\$)	DEPOSIT(\$)
	8311	03/01	Credit Union Deduction	Savings	—	50.00	
	8312						

To reuse this set of transactions, use the Account Selection display and press [D] Auto Entry until the correct set number (old) is displayed. Enter the Current Date [B] and Next Check [C]. Press "P" for Proceed. That set of transactions will be entered automatically with correct dates and CHK #.

To list this set of transactions, use the Account Selection display and press [D] Auto Entry until the correct set number (old) is displayed. Press [E] List Set to display the first 16 transactions in this set.

Account Selection

Press <Control-N> to List Accounts

<Check> Credit Union Deduction

[A] Base Account---> Personal Checking
[B] Current Date ---> 03/01/83
[C] Next Check ----> 8311

Automatic Transactions

[D] Auto Entry Set 01 (Old)
[E] List Set
[F] Release Set Off

Followup Actions

[G] Trans. Report Off
[H] Check Writing Off

[Account Disk is 6 percent full]

Press Choice: (or Proceed, Quit)

To release this set of transactions, use the Account Selection display and press [D] Auto Entry until the correct set number (old) is displayed. TOGGLE [F] Release Set to On. Press "P" to delete Proceed. The transactions that have been stored are unaffected by this action.

[D] Edit Transactions

Use choice [D] from the Main Menu to select certain transactions for review or correction. The two displays you'll use are: Edit Transaction Query and Edit Transaction Update.

Use the Edit Transaction Query display to choose only the specific group of transactions you're interested in.

The Edit Transaction Update is limited to the first 90 transactions located by date. If you have more than 90 transactions that meet your query criteria, break them into groups using additional query criteria.

This is a sample of the Edit Transaction Query display:

Transaction Edit Options
Press < Control-N > to List Accounts

[A] Base Account--->Personal Checking

Transaction Query Criteria

[B] Date range----->01/01/83-03/01/83

[C] Checks----->8301-8311

[D] DepositsYes

[E] OtherYes

[-] Ordered byDate

[G] Tax ItemAll

[H] Cleared ItemAll

[I] Title ----->

[J] Amount ----->

[K] Account(s) ----->All

Press Choice: (or Proceed, Quit)

Choices: Press the [Letter] next to the option you wish to change. Enter the new data or TOGGLE the option.

- [A] Base Account-> Enter the first few characters of the Account Name. Press RETURN. The rest of the Account Name will be filled in automatically.
- [B] Date range--> Select the date range. Default is the entire range of transaction dates for the selected Base Account.
- [C] Checks-----> Select the check number range. Default is the entire range for the Base Account.
If the first check number is larger than the second, no checks will be included.
- [D] Deposits TOGGLES—Yes/No.
"Yes" includes deposits.
"No" excludes deposits.
- [E] Other TOGGLES—Yes/No.
"Yes" selects Miscellaneous transactions.
- [—] Ordered by Not available here.
- [G] Tax Item TOGGLES—All/Tax/Non-Tax.
"All" selects both Tax and Non-Tax transactions.
- [H] Cleared Item . . . TOGGLES—All/Cleared/Uncleared.
"All" selects both cleared and uncleared transactions.
- [I] Title-----> Enter partial transaction description. (For instance, find all the transactions for Dr. Jones, by using Dr. J.)
- [J] Amount -----> Enter specific amount. (For instance, you may remember the amount of a check but not the date.)
- [K] Account(s) ---> Restrict selection to certain accounts. Up to 4 accounts may be entered. Use ESC to erase an account.

After you've completed the Query, you'll be presented with the normal transaction Edit display.

This display is identical to the display of [C] Enter Transactions "Fix" mode. You may move the cursor anywhere on the display using the ARROW keys or Tab key.

This is a sample of the Edit Transactions Update display:

[Check] Personal Checking [Asset] Car	Cash Cash Val Life Ins. Furniture House	Savings Stocks & Bonds [Liability] Car Loan	House Mortgage MasterCard Personal Loan Visa				
Fix Transactions		Press Cntl-C, K, J, I, P, B, T, N, D Personal Checking Balance:	D = + 1,206.04				
CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	CHECK(\$)	DEPOSIT(\$)
	Dpst	03/01	National Motors		—		2,520.00
				Paycheck	T	3,000.00	
				Federal Taxes	T		250.00
				State Taxes	T		50.00
				FICA	T		180.00
	8301	03/01	Auto Club	Car Insurance	—	100.00	
	8302	03/01	Blue Cross	Health Insurance	—	80.00	
	8303	03/01	Gas Co.	Utilities	—	34.82	
	8304	03/01	Electric Co.	Utilities	—	47.99	
	8305	03/01	Water	Utilities	—	23.03	
	8306	03/01	Bell System	Telephone	—	45.62	
	8307	03/01	Jeans & Shirt	Clothes	—	22.50	
	8308	03/01	Church	Contributions	T	10.00	
	8309	03/01	National Bank		—	300.00	
				Car Loan	—		100.00

Note: An [sp] may appear next to a transaction. This stands for a special transaction such as a transfer of funds between two checking accounts.

Refer to Section [C] Entering Transactions for information on commands and display usage.

[E] Transaction Report

Use choice [E] from the Main Menu to select certain transactions for display or printing. There are four displays you will use: Transaction Query Criteria, Select Output Device, Transaction Report and Account Summary.

The Transaction Query Criteria displays are identical to the [D] Edit Transactions Query Criteria. Please refer to that section for more information on how to select a Base Account and the Transaction Query Criteria. (Exception: You can also select an EXPENSE or INCOME Account as the Base Account.)

Use the Transaction Query Criteria display to choose the specific group of transactions you're interested in.

The Transaction Report is limited to the first 1,000 transactions. If you have more transactions that meet the query criteria, break them into groups using additional query criteria. If you choose to sort by check #, sorting is done by the first 1,000 check numbers (1001-2001, 350-1350).

After you've completed the Query, Dollars and Sense will search the Account Disk for all transactions meeting the criteria. When all transactions have been found, you'll be presented with the Select Output Device display:

```

Select Output Device

[ A ] Output device ..... Screen
[ B ] Transaction Output ..... Full

Press Choice:      (or Proceed, Quit)
  
```

Choices: Press the [Letter] next to the option you wish to TOGGLE. Press "P" for Proceed when the display is correct.

[A] Output device TOGGLES—Screen/Printer.

[B] Transaction Output TOGGLES—Full/Compressed/Off.
Full displays all detail for multiple Account Distributions.

Compressed displays a summary total for multiple Account distributions with the Account Name "Multiple Accounts."

Off deletes all transaction detail. Only the Account Summary Report is produced.

To view the next page of the report displayed, press any key. Press ESC to cancel the rest of the report.

Two sample reports are included on the following pages:

Transaction Report

Similar to the Enter/Edit Transaction display. All transactions meeting the Query Criteria are listed in check number or date order.

Account Summary Report

Accounts are listed in Account Number order. Transaction accounts, Account totals and current Account balances are listed.

This is a sample of the Transaction Report (check number order):

TRANSACTION ACTIVITY SUMMARY FOR: D.W.Jones							PAGE 1
ACCOUNT: Personal Checking			DATE LAST ENTRY: 03/01/83				
C	T	CHECK	DATE	TRANSACTION	DISTRIBUTION	AMOUNTS (\$)	
L	X	NUM	MO/DA	TITLE	ACCOUNT	CHECK	DEPOSIT
		Dpst	03/01	National Motors			2,520.00
T				Paycheck		3,000.00	
T				Federal Taxes			250.00
T				State Taxes			50.00
T				FICA			180.00
		8301	03/01	Auto Club	Car Insurance	47.99	
		8302	03/01	Blue Cross	Health Insurance	80.00	
		8303	03/01	Gas Co	Utilities	34.82	
		8304	03/01	Electric Co	Utilities	47.99	
		8305	03/01	Water	Utilities	23.03	
		8306	03/01	Bell System	Telephone	45.62	
		8307	03/01	Jeans & Shirt	Clothes	22.50	
T		8308	03/01	Church	Contributions	10.00	
		8309	03/01	National Bank		300.00	
				Car Loan			100.00
T				Car Insurance			200.00
		8310	03/01	Mortgage Co		800.00	
				House Mortgage			200.00
T				Mortgage Interest			600.00

The Transaction Report shows all the details necessary to provide an audit trail of, "Where did I spend my money?" You can even analyze a single Account, "On what dates have I paid the Electric Bill?" (Search for Account = Utilities, Title = Electric and Date Range = default.)

You can quickly and easily review an entire month's (or any time period's) transactions in check number or date order.

This is a sample of the Account Summary Report:

ACCOUNT: Personal Checking					
NUM	ACCOUNT NAME	TYPE	NUM ENT	TOTAL AMOUNT	CURRENT BALANCE
100	Personal Checking	Check	12	1,006.04	1,206.04
170	Savings	Asset	1	50.00	850.00
400	House Mortgage	Liability	1	200.00	100,200.00
450	Car Loan	Liability	1	100.00	3,400.00
500	Paycheck	Income	1	3,000.00	3,000.00
600	Mortgage Interest	Expense	1	600.00	600.00
650	Car Interest	Expense	1	200.00	200.00
661	Car Insurance	Expense	1	100.00	100.00
671	Health Insurance	Expense	1	80.00	80.00
680	Utilities	Expense	3	105.84	105.84
690	Telephone	Expense	1	45.62	45.62
910	Clothes	Expense	1	22.50	22.50
950	Federal Taxes	Expense	1	250.00	250.00
951	State Taxes	Expense	1	50.00	50.00
952	FICA	Expense	1	180.00	180.00

The Account Summary Report can be used to "snapshot" a time period or a group of Accounts.

The Number of Entries found by Account can assist you in answering questions such as, "How many times did we go to the Dentist in the last two months?" (Search for Account = Medical, Title = Dentist and Date Range = within last two months.) Or "How many checks did I write in June?" (Search for Checking Account within date range.)

Total Amount and Current Balance by Account will give you an overview of "Where did I spend my money?" You'll be able to ask questions such as, "What is the payoff on my Car Loan?"

[F] Reconcile Bank Statement

Use choice [F] from the Main Menu to compare bank statements to your transaction records, mark those transactions which have cleared the bank account, enter check charges or interest earned and then make corrections to balance the bank statement to your transaction records. There are three displays you'll use: Search for Transactions, Mark Transactions and Reconciliation Status.

The Search for Transactions display is identical to the [D] Edit Transactions Query Criteria. Please refer to that section for more information on how to select a Base Account and choose Transaction Query Criteria. (Note: The Query default is to search for all Uncleared Transactions.)

The Reconciliation process is limited to the first 90 transactions that meet the search criteria. If there are more than 90 transactions that meet the search criteria, break them into groups using additional search criteria.

After you've completed the query, Dollars and Sense will search the Account Disk for all transactions meeting the criteria. When all transactions have been found, you are presented with the Mark Transactions display:

[Liability]		[Income]		Paycheck		Car Insurance	
MasterCard		Check Interest		[Expense]		Car Interest	
Personal Loan		Interest Earned		Accounting/Legal		Check Charges	
Visa		Other Income		Car Expense		Clothes	
Press Cleared, Uncleared, Quit				Press Cntl-C, K, J, I, P, B, T, N, D		D = +	
				Personal Checking Balance:		200.00	
CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION	DIST.	ACCOUNT	T	CHECK(\$)
	Dpst	03/01	National Motors			—	2,520.00
					Paycheck	T	3,000.00
					Federal Taxes	T	250.00
					State Taxes	T	50.00
					FICA	T	180.00
8301	03/01	03/01	Auto Club		Car Insurance	—	100.00
8302	03/01	03/01	Blue Cross		Health Insurance	—	80.00
8303	03/01	03/01	Gas Co.		Utilities	—	34.82
8304	03/01	03/01	Electric Co.		Utilities	—	47.99
8305	03/01	03/01	Water		Utilities	—	23.03
8306	03/01	03/01	Bell System		Telephone	—	45.62
8307	03/01	03/01	Jeans & Shirt		Clothes	—	22.50
8308	03/01	03/01	Church		Contributions	T	10.00
8309	03/01	03/01	National Bank			—	300.00
					Car Loan	—	100.00

The Mark Transaction is identical to the "Fix" mode of the Enter/Edit Transactions display. Use the ARROW keys to move anywhere on the display and make any changes or corrections as necessary. (See section [C] Enter Transactions or [D] Edit Transactions for more information.)

Initially, the cursor is positioned in the CLEAR CHECK data field. Enter a "C" if the transaction is shown on your bank statement. Notice that the Checking Account Balance (top right corner) is updated each time you "Clear" a transaction.

If you make a mistake or want to remove the "Cleared" mark, enter a "U" to "Unclear" the transaction.

[Liability]		[Income]		Paycheck		Car Insurance	
MasterCard		Check Interest		[Expense]		Car Interest	
Personal Loan		Interest Earned		Accounting/Legal		Check Charges	
Visa		Other Income		Car Expense		Clothes	
Press Cleared, Uncleared, Quit				Press Cntl-C, K, J, I, P, B, T, N, D			
				Personal Checking Balance: -650.00			
CLR	CHK#	MO/DA	TRANSACTION DESCRIPTION	DIST. ACCOUNT	T	CHECK(\$)	DEPOSIT(\$)
	Dpst	03/01	National Motors		—		2,520.00
				Paycheck	T	3,000.00	
				Federal Taxes	T		250.00
				State Taxes	T		50.00
				FICA	T		180.00
C	8301	03/01	Cash	Cash	—	100.00	
	8302	03/01	Auto Club	Car Insurance	—	47.99	
C	8303	03/01	Blue Cross	Health Insurance	—	80.00	
	8304	03/01	Gas Co.	Utilities	—	34.82	
	8305	03/01	Electric Co.	Utilities	—	47.99	
C	8306	03/01	Water	Utilities	—	23.03	
	8307	03/01	Bell System	Telephone	—	45.62	
C	8308	03/01	Jeans & Shirt	Clothes	—	22.50	
	8309	03/01	Church	Contributions	T	10.00	
	8310	03/01	National Bank		—	300.00	
				Car Loan	—		100.00

When all transactions have been marked "Cleared," press < Cntl > C and then "Q" to Quit. Then choose:

- Continue Return to Edit mode to make additional changes.
- Exit Do not update Account Disk with changes.
- Save Save all changes to Account Disk.
- Press "C," "E" or "S."

If you selected "S," you'll see the Reconciliation Status display:

Reconciliation Status			
Remaining Entries		0	
Cleared Entries			
Checks	7	Entries	1,362.50
Deposits	1	Entries	2,520.00
Misc.	0	Entries	0.00
Uncleared Entries			
Checks	4	Entries	151.46
Deposits	0	Entries	0.00
Misc.	0	Entries	0.00
[A] Additional Charges		0.00	
[B] Additional Interest		0.00	
Balance per your Records		1,357.50	
[C] Statement Balance		1,357.50	
>>> Difference <<<		0.00	
[D] Update Record Balance			

Press Choice: (or Quit)			

The Reconciliation Status assists you in matching the bank account statement to your transaction records. Add the Check Charges and Interest to the Status display or go back to Edit Transactions or Reconcile Bank Account to make corrections and adjustments.

Choices: Press the [Letter] next to the option you wish to use.

- | | |
|---------------------------|---|
| [A] Additional Charges | These are the extra fees or bank charges for overdrafts, stop payments, low balance, checks, etc. |
| [B] Additional Interest | This is the extra money you earn from checking accounts that pay interest. |
| [C] Statement Balance | This is the ending balance on your bank statement. |

- [D] Update Record Balance (Pre-computer balance.)
This changes the starting balance on the Account to cause the reconciliation to match the Account Disk records to the bank statement.

When you've entered the correct amounts from your bank statement and made all changes to the transactions, press:

"Q" to Quit Save Check Charges and Interest and return to the Main Menu.

[G] Prepare Reports

Use choice [G] from the Main Menu to prepare reports for display or printing. The two displays you'll use are: Select Report Category and Select Specific Report.

This is an example of the Select Reports display:

Reports
Press <Control-N> to List Accounts

[A] Output Device . . . Screen

[B] Account YTD Summary

[C] Monthly Budget Totals

[D] Monthly Actual Totals

Budget vs Actuals Reports

[E] Income Statement

[F] Balance Sheet

[G] Cash Flow

Monthly Detail for

[H] Account----->

Press Choice: (or Quit)

Choices: Press the [Letter] next to the report you want.

- | | | |
|--------------------|-------------------------|---|
| [A] | Output Device | TOGGLES—Screen/Printer. |
| [B] | Account YTD Summary | One line per account—last update, number of entries, actual and budget totals, tax amount or current balance. |
| [C] | Monthly Budget Totals | Accounts by type with monthly budget totals. |
| [D] | Monthly Actual Totals | Accounts by type with monthly actual totals. |
| [E] | Income Statement | Income vs. Expenses.
Available by: YTD, Quarter, Annual, Monthly Detail and Selected Accounts. |
| [F] | Balance Sheet | Assets vs. Liabilities. Available by: YTD, Quarter, Annual, Monthly Detail and Selected Accounts. |
| [G] | Cash Flow | Distribution of Income.
Available by: YTD, Quarter, Annual, Monthly Detail and Selected Accounts. |
| Monthly Detail for | | |
| [H] | Account -----> | Enter an Account Name.
A summary of monthly balances is displayed. |

To view the next page of a displayed report, press any key.
Press ESC to cancel the rest of a report.

A sample of the Select Time Period display for an income statement follows: (Note: Report Selected is displayed at top.)

```

Income Statement

[ A ] Output Device . . . Screen
[ B ] YTD Analysis

Quarterly/Annual Reports
[ C ] Quarter ----->
[ D ] All Quarters
[ E ] Annual

Monthly Detail
[ F ] Summary
[ G ] All Accounts

-----

Press Choice:      (or Quit)
  
```

Choices: Press the [Letter] for the Time Period you want:

- | | |
|---------------------------|---|
| [A] Output Device . . . | TOGGLES—Screen/Printer. |
| [B] YTD Analysis | Percentage distribution of YTD Budgets and Actuals. |
| Quarterly/Annual Reports | |
| [C] Quarter -----> | Press 1, 2, 3 or 4. |
| [D] All Quarters | Monthly amounts for all quarters. |
| [E] Annual | Quarterly amounts for years. |
| Monthly Detail | |
| [F] Summary | Budget, Actual Totals and Over/Under Comparison. |
| [G] Detail | Separate reports by Account of Budget, Actual Totals and Over/Under Comparison. |

Samples of reports are in the Getting Results section of the manual.

[H] Prepare Graphs

Use choice [H] from the Main Menu to prepare graphs for display, printing or saving. You will use two displays: Select Graph and Composite Account Definition.

This is the Select Graphs display:

```

Press < Control-N > to List Accounts          Graphs

Graph Types
[ A ] Actual vs Budgets
[ B ] Actuals/Budget Values
[ C ] Account Contribution to Total
[ D ] Monthly Actuals/Budget
[ E ] Monthly Net Income
[ F ] Monthly Net Worth

Utilities and Parameters
[ G ] Create Composite Accounts
[ H ] Create Graphics Disk

[ I ] Account----->
[ J ] Graphs in .... Black & White
[ K ] Print/Save. .... Off

-----
Press Choice:          (or Quit)
  
```

Graphs can be displayed or saved on disk.* You can even print your graphs if you have a Grappler card.

*This disk is organized to be readable by other commercially available graphics printing programs such as "Zoom Graphics" (from Phoenix Software).

Choices: Press the [Letter] next to the graph you want or option you wish to change. (Composite Accounts are discussed on the next page.)

- | | |
|-----------------------------|---|
| [A] Actuals vs Budgets | Bar Graph—Percents of Accounts making up a Composite Account. |
| [B] Actuals/Budget Values | Bar Graph—Dollars in Accounts making up a Composite Account. |

- | | |
|-------------------------------------|---|
| [C] Account Contribution to Total | Distribution Graph—Percents (maximum 12 Regular and Composite Accounts). |
| [D] Monthly Actuals/Budget | Bar Graph—Dollars Trend Line included. Any Account. |
| [E] Monthly Net Income | Bar Graph—Dollars Trend Line included. Income—Expenses. |
| [F] Monthly Net Worth | Bar Graph—Dollars Trend Line included. Assets—Liabilities. |
| [G] Create Composite Accounts | See next page. |
| [H] Create Graphics Disk | Initialize a disk to save graphs for later printing. |
| [I] Account -----> | Enter first few characters of account name. Press RETURN. The rest of the Account Name will be filled in automatically. |
| [J] Graphs in | TOGGLES—Black & White/Color. |
| [K] Print/Save | <p>TOGGLES—4 options:</p> <ol style="list-style-type: none"> 1. Off: shows screen display only. 2. On-__ free files: shows remaining files if graphics disk is used. 3. Grapler (x1): generates small printout of graph when a grapler card is used. 4. Grapler (x2): generates large printout of graph when a grapler card is used. <p>Allow printing of graphs or saving to graphics disk.</p> <p>When the Graph is displayed on the screen, press "Y" to print the graph. (Grapler is required for printer.)</p> |

To view the next page of a graph on the display, press any key.

A Composite Account is a group of Accounts put together for quick graphical comparisons. For instance, you can combine all your household Accounts into a Composite Account called "House Expenses," allowing you to graph the makeup of "House Expenses." You can pinpoint the largest expense or trend the group's expenses over time.

Most graphs work only with Composite Accounts. Dollars and Sense defines four standard Composite Accounts: "Assets," "Liabilities," "Income" and "Expenses." A maximum of 24 Composite Accounts may be defined.

A Composite Account must have:

Account Name Must be in "quotes."

Account Type ASSET, LIABILITY, INCOME, EXPENSE or MIXED.

MIXED allows different Accounts Types to be grouped together. MIXED also can contain Composite Accounts. (Helpful when you have too many categories of Expenses. You can break the Expenses into subgroups, compare them and then compare the detail Accounts in each subgroup.)

Accounts Account Names to be grouped.

Choice [G] Create Composite Accounts recalls the Composite Account Definition display:

```

Press <Control-N> to List Accounts      Composite Account Definition

[ A ] Create New Composite Account
[ B ] Modify Composite Accounts

-----
Press Choice:      (or Quit)
  
```


This is the Modify Composite Accounts display:

Press < Control-N > to List Accounts Modify Composite Accounts

[A] Name----->

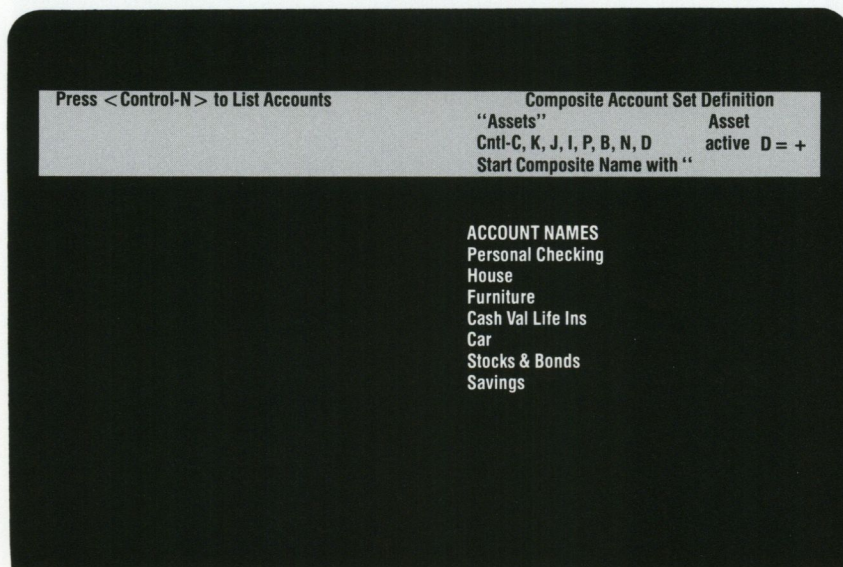
Press Choice: (or Quit)

Press < Control-N > to List Accounts Modify Composite Accounts

[A] Name-----> "Assets"
[B] New Name-----> "Assets"
[-] Type -----> Asset

Cannot Change Type—Has Accounts
Press Choice: (or Proceed, Quit)

If you select a current Composite Account and press "P" for Proceed, you'll see the Composite Account Definition display:



Composite Accounts cannot be removed. However, they can be renamed and the accounts within them can be changed.

You can add, change or delete Accounts from the Composite Account using the following commands:

- <Cntl> N List or Page Account Names on left side of display.
- <Cntl> D To change direction indicator.
- <Cntl> K Move cursor up.
- <Cntl> J Move cursor down.
- <Cntl> I TAB cursor to next Account.
- <Cntl> C Move to New, Fix, Remove, Quit display.
- <Cntl> P Page list of Accounts within Composite Account.
- <Cntl> B Display first page of Accounts.

Use New, Fix, Remove/Restore, Quit to make any changes.

Sample Graphs are included on the following pages in Getting Results section.

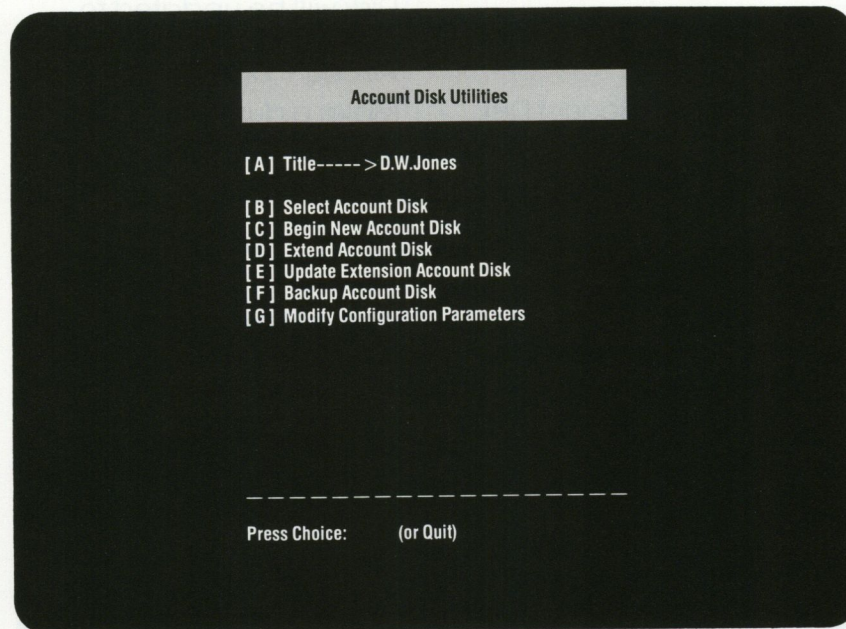
[I] Account Disk Utilities

Use Choice [I] from the Main Menu to create separate Account Disks for your home, business, tax preparation or separate years, etc. You can also create backup disks.

If your transaction counts exceed the maximum available storage space (2,000 transactions on a diskette), then you'll have to use extension Account Disks. You will also use this at the start of a new year.

You will use two displays: Account Disk Utilities and Start New Account Disk.

Here is the Account Disk Utilities display:



Choices: Press the [Letter] next to the option you wish to use.

- | | |
|------------------------------|--|
| [A] Title-----> | This is the name on the Account Disk and will appear on all reports. |
| [B] Select Account Disk | Switch over to a different Account Disk. |
| [C] Begin New Account Disk | Start New Account Disk. |

[D] Extend Account Disk

Start New Account Disk using Accounts and balances from Current Account Disk.

Use when you're nearing the maximum number of transactions or beginning a new year.

[E] Update Extension Account Disk

If you make changes to an Account Disk that has an Extension Disk, select this option. The Account balances on the Extension Disk will be updated to reflect the changes to the Account Disk.

[F] Backup Account Disk

Make a duplicate copy of the Account Disk.

After you make your selection, press "P" for Proceed.

Any New or Extension Account Disk is initialized automatically.

If you selected [C] Begin New Account Disk, you'll be prompted to insert Boot Disk. Then you'll be presented with the Start New Account Disk display:

```

Start Account Disk
<-----Account----->
Name      Type

[ A ] Title----->
[ B ] Month----->
[ C ] Year----->

Press Choice: (or Quit)
  
```


Choices: Press the [Letter] next to your choice and enter the data. All choices must be filled in to Proceed.

- [A] Title-----> Account Disk Name. This will appear on all reports. Enter your personal or company name.
- [B] Month --> First month of Fiscal Year. Enter "01" (January).
- [C] Year -----> Current Calendar or Fiscal Year.

When you've completed all data fields, the remainder of the Start Account Disk display will be filled in.

This is the completed Start Account Disk display:

Start Account Disk		<-----Account----->	
		Name	Type
[A] Title----->	D.W. Jones		
[B] Month ----->	1		
[C] Year----->	1983		
Initial Set of Accounts to Use			
[D] Tax Preparation Accounts			
[E] Household Accounts			
[F] Business Accounts			
[G] None of These			
Action to Take			
[H] List Set of Accounts			
[I] Copy Accounts to Data Disk			

Press Choice:	(or Proceed, Quit)		

Choices: Press the [Letter] next to your choice and Proceed.

(Note: For more information on this display, see the First Time Tutorial section, pages A-14, A-15.)

Initial Set of Accounts to Use	Select [D], [E], [F] or [G].
Action to Take	Select [H] to list and page sample Accounts when [D], [E] or [F] is highlighted.
	Select [I] to create the Account Disk when [D], [E], [F] or [G] is highlighted.

Press "P" to Proceed with Initialization of the Account Disk.

If you selected [D] Extend Account Disk, you'll be prompted to insert Boot Disk. Then the Extend Account Disk display appears:

Extend Account Disk

[A] Title----->
[B] Month----->
[C] Year----->

Press Choice: (or Quit)

This display operates identically to the first Start New Account Disk display. (See [C] Begin New Account Disk.)

When all data fields have been completed, the remainder of the Extend Account Disk display will be filled in.

This is the completed Extend Account Disk display:

Extend Account Disk

[A] Title-----> D.W. Jones
 [B] Month -----> 1
 [C] Year-----> 1983

Disk Extension Options
 [D] Extension of Year
 [E] Begin New Year

 Press Choice: (or Proceed, Quit)

Choices: Press the [Letter] next to the option you wish.

- [D] Extension of Year Select this option if your Account Disk has neared the maximum number of transactions.
- [E] Begin New Year Select this option to create a New Account Disk for the next year.

Follow all on-screen directions to switch disks. You'll be asked to verify (Y/N?) critical actions.

If you selected [E] Update Extension Account Disk, you'll be presented with on-screen prompts for disk changes and asked to verify (Y/N?) critical actions.

Follow all instructions carefully. If you don't update your Extension Account Disk when you update your old Account Disk, your Account Balances will be in error.

Whenever you extend an account disk and make changes to the first account disk, update your extension disk. Otherwise, your data will be incorrect.

[J] Write Checks

Use choice [J] from the Main Menu to write checks. All checks can be printed on special computerized forms. (See enclosed sample check and order form.)

You will use two displays: Select Check Writer Account and Print Checks.

This is the Select Check Writer Account display:

Check Writer	Verify Account
[A] Date range--->01/01/83-03/01/83	
[B] Check range-->8301-8312	
[C] Print Test Character	
[D] Personal Checking	
	D.W. Jones
	National Bank/Main Office
	05064-1021-5
	[Verify Proper Checks in Printer]

Press Choice:	(Or Proceed, Quit)

Choices: First you must select the Checking Account that you will use to write checks.

Choices [D] through [O] will identify all the Checking Accounts available. Press the [Letter] next to the Checking Account you want to use.

Dollars and Sense will display the Bank Account Name, Branch and Account Number for you to verify as the correct Checking Account. (See [B] Modify Check Account Data for more information.)

Choices: Press the [Letter] next to the data field and enter the new information.

- | | |
|----------------------------|--|
| [A] Date range -----> | Enter lower and upper dates. |
| [B] Check range -----> | Check numbers to be written. |
| [C] Print Test Character | To align check in printer.
See the enclosed sample check. The preprinted checks are aligned correctly if you press [C] Print Test Character, and a "--" is printed 1/4-inch from the top edge and 1/2-inch from the left perforation. If the "--" did not print properly, realign the check form and press [C] again. Continue until correct. |
| [D] CHECK Account Name | A maximum of 12 checking accounts are displayed (choices [D]-[O]). |

Complete all the data fields; then press P for Proceed.

This is the Print Checks display:

```

Checks

Check . . . . 8301
Date . . . . . 03/01/83
Title . . . . . Cash
Memo --->
Addr ---->
----->
Amount . . . 100.00

[ A ] Enter Memory/Address
[ B ] Write Check
[ C ] Skip this Check
[ D ] Print Remaining Checks

-----

Press Choice:      (or Quit)
  
```


Choices: Press the [Letter] next to the option you want:

- | | |
|---------------------------------|---|
| [A] Enter Memo/
Address | Notation and/or Address to be
printed on check and check stub. |
| [B] Write Check | Print Check and pause. |
| [C] Skip this Check | Do not print this Check. |
| [D] Print Remaining
Checks | Print Check and continue. |

A sample check and check order form are included in the Getting Results section of this manual.

[K] Modify Configuration Parameters

Use Choice [K] from Main Menu if you need to reconfigure parameters.

This is the System Configuration display:

```

System Configuration

[ A ] Data Disk Drive: Slot 6, Drive 2

Display Information
[ - ] 80-Col Card Type: Apple IIe
[ C ] List Accounts .....On
[ D ] Change Control Keys
[ E ] Graphic Display .....Soft Switch

Printer Information
[ F ] Printer Type: Other
[ G ] Linefeed Suppression .....Off
[ H ] Print Page Length----->66
[ I ] Paper Width .....8 1/2 Inches

[ J ] Modifications Complete
-----

Press Choice:      (or Proceed)
  
```


Choices: Press the [Letter] next to the option you wish to change. Enter the new data or TOGGLE the data field.

[A] Data Disk Drive Select the disk drive that you will be using for your Account Disk.

Note: Avoid using Boot Drive as Data Drive, if possible.

Display Information:

[B] 80-Column Card Type . . . Select the type of 80-Column Card that you have.

[C] List Accounts TOGGLES—ON/OFF.
Option to turn off the list of accounts displayed when entering transactions.

[D] Change Control Keys . . . Switch to a set of controls more convenient for you.

[E] Graphics Display TOGGLES—Soft-Switch/Two Screens/Manual Switch/None. If you have an 80-Column Card, select the option which describes your graphics display.

Printer Information:

[F] Printer Type: Currently selected printer.

[G] Linefeed Suppression: . . . Leave Off initially.

[H] Print Page Length: . . . 66 is 11-inch paper.
51 is 8½-inch paper.

[I] Paper Width: TOGGLE—8½, 14 inches.

This is the 80-Column Card Type display:

80-Column Types

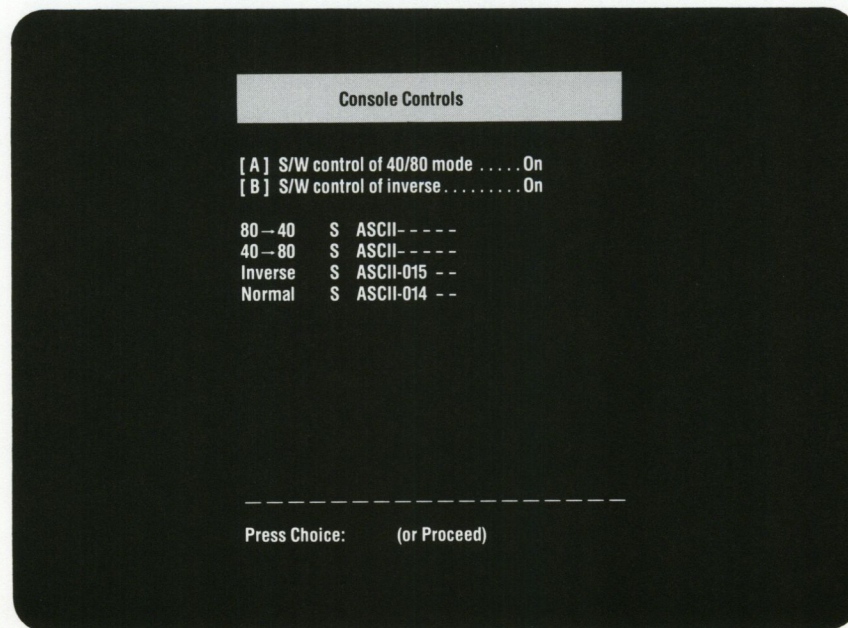
- [A] FRANKLIN 80
- [B] FULLVIEW 80
- [C] SMARTERM
- [D] SMARTERM/ENHANCED
- [E] SUPRTERM/DBLVISION
- [F] SUPERVISION
- [G] VIDEK
- [H] VIDEK/SOFTSWITCH
- [I] VIEWMAX 80
- [J] VISION 80
- [K] WIZARD 80
- [L] Other

Proceed to Define Controls

Press Choice: (or Proceed)

For an 80-Column system other than Apple IIe, a selection of an 80-Column Card is required. If yours isn't on this list, use [L] Other and proceed to define controls.

This is the screen that follows choice [L] from 80-Column Card Type:



- [A] S/W control of 40/80 mode . . . Provides commands which tell the card to switch from 80-column display to graphics (40-column) display and vice versa.
- [B] S/W control of inverse Provides commands which tell the card to switch to the inverse display and then to return to the normal display.

This is the display to change Data Entry Control Characters:

```

Data Entry Control Characters

[ A ] Return to Last Field .....ESC
[ B ] Tab to New Field .....Cntl-I
[ C ] Tab Up a Line .....Cntl-O
[ D ] Tab Down a Line .....Cntl-L
[ E ] Paging Control .....Cntl-P
[ F ] Return to First Page .....Cntl-B
[ G ] Page through Acct Names .....Cntl-N
[ H ] End Processing Phase .....Cntl-C
[ I ] Reverse Tab Direction .....Cntl-D
[ J ] Display Prompt Line .....Cntl-T

Cannot use Control-H, M, or U
-----
Press Choice:      (or Proceed)
  
```

The Change Control Keys display allows you to select Control Keys which suit your particular style. (Note: If you have an Apple IIe, [B] Tab to a New Field, [C] Tab Up a Line and [D] Tab Down a Line are set for special keys on your keyboard. Don't change them).

This is the Select Printer Type display:

```

Printer Types

[ A ] ANADEx 9501
[ B ] APPLE DOT MATRIX
[ C ] EPSON MX-70
[ D ] EPSON/GEMINI
[ E ] IDS 445/460/560
[ F ] IDS 80/132
[ G ] Letter Quality
[ H ] NEC 8023A/PROWRITER
[ I ] OKIDATA 83/84/93
[ J ] TI 810/820
[ K ] Other

-----
Proceed to Define Controls
Press Choice:      (or Proceed)
  
```


Ten types of printers are listed. If your printer is not included, choose [K] Other.

If you've selected Printer Type Other, you may want to define the changes to the Print Controls display:

```

Print Controls

[ A ] Linefeed Suppression ..... Off
[ B ] Compressed (132-col) Format ... Off
[ C ] Expanded (66-col) Format ..... Off
[ D ] Normal (80 column) Format .... Off

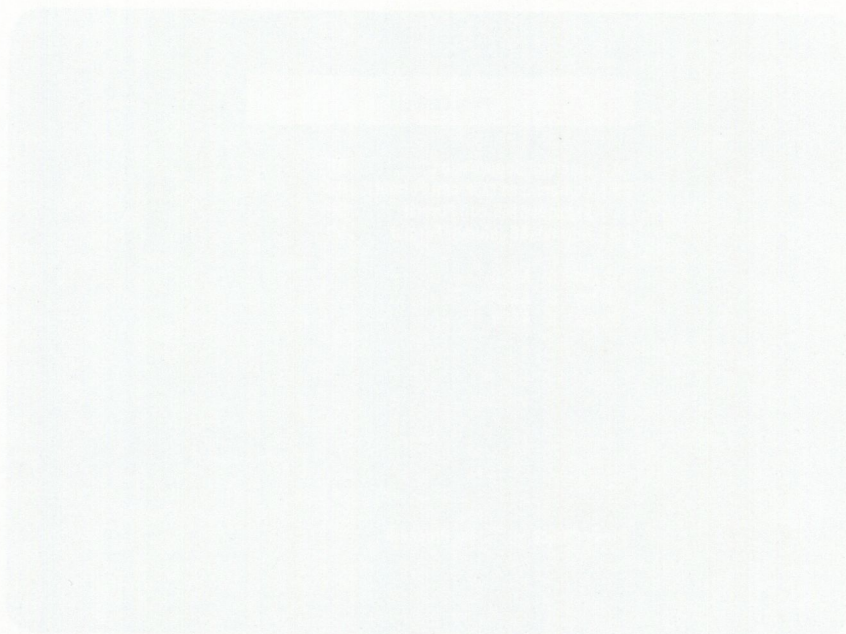
132-col S ASCII---
66-col S ASCII---
80-col S ASCII---

-----
Press Choice:      (or Proceed)
  
```

- | | |
|----------------------------|--|
| [A] Linefeed Suppression | Leave Off initially. |
| [B] Compressed Format | Switch printer to 132 characters per line. |
| [C] Expanded Format | Switch printer to Expanded-Compressed at 66 characters per line. |
| [D] Normal Format | Switch printer to normal 80 characters per line. |

For a list of printers included in your printer is not included
Printer [K] Other

If you selected Printer Type Other you may want to
define the changes to the Print Control display



- [A] Linefeed Suppression
Switch printer to 132
character per line
- [B] Compressed Format
Switch printer to Expanded
Format
Compressed at 66 character
per line
- [C] Expanded Format
Switch printer to normal 80
character per line
- [D] Normal Format

GETTING RESULTS

GETTING
RESULTS

MONOGRAM™

Getting Results Section:

The following is a sample of reports and graphs which you can generate based on the data you have entered so far.

Keep in mind that these samples relate to the Fred and Mary Smith accounts on your demo disk.

ACCOUNT YTD SUMMARY FOR: Fred and Mary Smith
DATE LAST ENTRY: 05/31/83

<----- ACCOUNT ----->			LAST	NUM	<----- TOTAL FOR YEAR ----->		CURRENT/TAX
NUM	NAME	TYPE	UPDATE	ENT	ACTUALS	BUDGETS	BALANCE
100	Personal Checking	Check	05/30/83	142	758.88	0.00	2,008.88
200	Cash	Asset	01/01/83	0	00.00	0.00	50.00
201	Credit Union	Asset	05/22/83	20	< 4,057.00 >	< 245.00 >	343.00
202	Stocks & Bonds	Asset	05/04/83	5	3,000.00	3,000.00	90,135.00
203	Stock Savings Plan	Asset	05/04/83	10	2,000.00	2,000.00	26,115.93
204	Home	Asset	01/01/83	0	0.00	0.00	204,900.00
603	Rental [A]	Asset	01/01/83	0	0.00	0.00	157,000.00
703	Rental [B]	Asset	02/27/83	0	0.00	0.00	140,000.00
300	Mortgage	Liability	05/04/83	5	400.00	400.00	140,706.00
301	Auto Loan	Liability	05/20/83	5	1,000.00	1,000.00	3,750.00
302	Visa	Liability	05/30/83	27	< 1,422.00 >	0.00	1,672.00
303	American Express	Liability	05/31/83	32	< 70.88 >	0.00	490.00
604	Mortgage [A]	Liability	05/04/83	5	335.00	335.00	106,665.00
704	Mortgage [B]	Liability	05/04/83	5	270.00	270.00	89,730.00
400	Gross Income	Income	05/04/83	10	26,500.00	26,500.00	26,500.00
401	Interest Income	Income	05/22/83	5	68.00	60.00	68.00
402	Dividends	Income	05/10/83	5	3,500.00	3,500.00	3,500.00
403	Check Interest	Income	05/16/83	5	16.00	30.00	16.00
600	Rent [A]	Income	05/16/83	5	4,500.00	4,500.00	4,500.00
700	Rent [B]	Income	05/16/83	5	4,000.00	4,000.00	4,000.00
500	Mortgage Interest	Expense	05/04/83	5	6,100.00	6,100.00	6,100.00
501	Auto Loan Interest	Expense	05/20/83	5	360.00	360.00	360.00
502	Taxes—Federal	Expense	05/04/83	10	3,500.00	3,500.00	3,500.00
503	Taxes—State	Expense	05/04/83	10	1,250.00	1,250.00	1,250.00
504	FICA	Expense	05/04/83	10	2,500.00	2,500.00	2,500.00
505	Taxes—Property	Expense	04/09/83	1	1,200.00	1,200.00	1,200.00
506	Medical/Dental	Expense	05/04/83	10	845.00	1,000.00	845.00
507	Auto Expenses	Expense	05/30/83	5	500.00	625.00	0.00
508	Gasoline	Expense	05/30/83	11	449.00	375.00	0.00
509	Entertainment	Expense	05/31/83	23	2,065.00	1,500.00	0.00
510	Clothing	Expense	05/08/83	5	1,335.00	1,000.00	0.00
511	Groceries	Expense	05/29/83	20	2,453.00	2,000.00	0.00
512	Household	Expense	05/29/83	10	3,241.00	1,000.00	0.00
513	Misc. Expenses	Expense	05/30/83	13	830.00	500.00	0.00
514	Check Charges	Expense	01/01/83	0	0.00	0.00	0.00
515	Electric	Expense	05/04/83	5	225.00	250.00	0.00
516	Telephone	Expense	05/04/83	5	460.00	250.00	0.00
517	Natural Gas	Expense	05/04/83	5	287.00	250.00	0.00
518	Misc. Utilities	Expense	05/22/83	5	75.00	100.00	0.00
519	Insurance	Expense	05/04/83	10	375.00	375.00	375.00
601	Repairs [A]	Expense	05/26/83	2	775.00	250.00	575.00
602	Insurance [A]	Expense	03/30/83	1	200.00	200.00	0.00
605	Mort. Int. [A]	Expense	05/04/83	5	3,015.00	3,015.00	3,015.00
606	Taxes [A]	Expense	04/09/83	1	700.00	700.00	700.00
701	Repairs [B]	Expense	04/25/83	3	350.00	250.00	0.00
702	Insurance [B]	Expense	01/01/83	0	0.00	0.00	0.00
705	Mort. Int. [B]	Expense	05/04/83	5	2,680.00	2,680.00	2,680.00
706	Taxes [B]	Expense	04/09/83	1	600.00	600.00	600.00

INCOME STATEMENT YTD ANALYSIS FOR: Fred and Mary Smith
 INCOME ACCOUNTS DATE LAST ENTRY: 05/31/83

INCOME ACCOUNT	DISTRIBUTIONS (%)		< -- TOTALS FOR YEAR -- >		ACT AS % OF BDGT
	BUDGETS	ACTUALS	BUDGETS	ACTUALS	
Gross Income	68.67	68.68	26,500.00	26,500.00	100.00
Interest Income	0.16	0.18	60.00	68.00	113.33
Dividends	9.07	9.07	3,500.00	3,500.00	100.00
Check Interest	0.08	0.04	30.00	16.00	53.33
Rent [A]	11.66	11.66	4,500.00	4,500.00	100.00
Rent [B]	10.37	10.37	4,000.00	4,000.00	100.00
[Totals]	100.00	100.00	38,590.00	38,584.00	99.98

EXPENSE ACCOUNTS

INCOME ACCOUNT	DISTRIBUTIONS (%)		< -- TOTALS FOR YEAR -- >		ACT AS % OF BDGT
	BUDGETS	ACTUALS	BUDGETS	ACTUALS	
Mortgage Interest	15.81	15.81	6,100.00	6,100.00	100.00
Auto Loan Interest	0.93	0.93	360.00	360.00	100.00
Taxes—Federal	9.07	9.07	3,500.00	3,500.00	100.00
Taxes—State	3.24	3.24	1,250.00	1,250.00	100.00
FICA	6.48	6.48	2,500.00	2,500.00	100.00
Taxes—Property	3.11	3.11	1,200.00	1,200.00	100.00
Medical/Dental	2.59	2.19	1,000.00	845.00	84.50
Auto Expenses	1.62	1.30	625.00	500.00	80.00
Gasoline	0.97	1.16	375.00	449.00	119.73
Entertainment	3.89	5.35	1,500.00	2,065.00	137.67
Clothing	2.59	3.46	1,000.00	1,335.00	133.50
Groceries	5.18	6.36	2,000.00	2,453.00	122.65
Household	2.59	8.40	1,000.00	3,241.00	324.10
Misc. Expenses	1.30	2.15	500.00	830.00	166.00
Check Charges	0.00	0.00	0.00	0.00	—
Electric	0.65	0.58	250.00	225.00	90.00
Telephone	0.65	1.19	250.00	460.00	184.00
Natural Gas	0.65	0.74	250.00	287.00	114.80
Misc. Utilities	0.26	0.19	100.00	75.00	75.00
Insurance	0.97	0.97	375.00	375.00	100.00
Repairs [A]	0.65	2.01	250.00	775.00	310.00
Insurance [A]	0.52	0.52	200.00	200.00	100.00
Mort. Int. [A]	7.81	7.81	3,015.00	3,015.00	100.00
Taxes [A]	1.81	1.81	700.00	700.00	100.00
Repairs [B]	0.65	0.91	250.00	350.00	140.00
Insurance [B]	0.00	0.00	0.00	0.00	—
Mort. Int. [B]	6.94	6.95	2,680.00	2,680.00	100.00
Taxes [B]	1.55	1.56	600.00	600.00	100.00
[Totals]	82.48	94.26	31,830.00	36,370.00	114.26
[Net]	17.52	5.74	6,760.00	2,214.00	32.75

BALANCE SHEET YTD ANALYSIS FOR: Fred and Mary Smith
 ASSET ACCOUNTS DATE LAST ENTRY: 05/31/83

ASSET	DISTRIBUTIONS (%)		<-- TOTALS FOR YEAR -->		ACT AS %
ACCOUNT	BUDGETS	ACTUALS	BUDGETS	ACTUALS	OF BDGT
Personal Checking	0.20	0.32	1,250.00	2,008.88	160.71
Cash	0.01	0.01	50.00	50.00	100.00
Credit Union	0.67	0.06	4,155.00	343.00	8.26
Stocks & Bonds	14.45	14.52	90,135.00	90,135.00	100.00
Stock Savings Plan	4.19	4.21	26,115.93	26,115.93	100.00
Home	32.86	33.02	204,900.00	204,900.00	100.00
Rental [A]	25.18	25.30	157,000.00	157,000.00	100.00
Rental [B]	22.45	22.56	140,000.00	140,000.00	100.00
[Totals]	100.00	100.00	623,605.93	620,552.81	99.51

LIABILITY ACCOUNTS

LIABILITY	DISTRIBUTIONS (%)		<-- TOTALS FOR YEAR -->		ACT AS %
ACCOUNT	BUDGETS	ACTUALS	BUDGETS	ACTUALS	OF BDGT
Mortgage	22.56	22.67	140,706.00	140,706.00	100.00
Auto Loan	0.60	0.60	3,750.00	3,750.00	100.00
Visa	0.04	0.27	250.00	1,672.00	668.80
American Express	0.07	0.08	419.12	490.00	116.91
Mortgage [A]	17.10	17.19	106,665.00	106,665.00	100.00
Mortgage [B]	14.39	14.46	89,730.00	89,730.00	100.00
[Totals]	54.77	55.28	341,520.12	343,013.00	100.44
[Net]	45.23	44.72	282,085.81	277,539.81	98.39

CASH FLOW YTD ANALYSIS FOR: Fred and Mary Smith
INCOME ACCOUNTS DATE LAST ENTRY: 05/31/83

INCOME	DISTRIBUTIONS (%)		<-- TOTALS FOR YEAR -->		ACT AS %
ACCOUNT	BUDGETS	ACTUALS	BUDGETS	ACTUALS	OF BDGT
Gross Income	68.67	68.68	26,500.00	26,500.00	100.00
Interest Income	0.16	0.18	60.00	68.00	113.33
Dividends	9.07	9.07	3,500.00	3,500.00	100.00
Check Interest	0.08	0.04	30.00	16.00	53.33
Rent [A]	11.66	11.66	4,500.00	4,500.00	100.00
Rent [B]	10.37	10.37	4,000.00	4,000.00	100.00
[Totals]	100.00	100.00	38,590.00	38,584.00	99.98

SPENDING ACCOUNTS

INCOME	DISTRIBUTIONS (%)		<-- TOTALS FOR YEAR -->		ACT AS %
ACCOUNT	BUDGETS	ACTUALS	BUDGETS	ACTUALS	OF BDGT
Mortgage Interest	15.81	15.81	6,100.00	6,100.00	100.00
Auto Loan Interest	0.93	0.93	360.00	360.00	100.00
Taxes—Federal	9.07	9.07	3,500.00	3,500.00	100.00
Taxes—State	3.24	3.24	1,250.00	1,250.00	100.00
FICA	6.48	6.48	2,500.00	2,500.00	100.00
Taxes—Property	3.11	3.11	1,200.00	1,200.00	100.00
Medical/Dental	2.59	2.19	1,000.00	845.00	84.50
Auto Expenses	1.62	1.30	625.00	500.00	80.00
Gasoline	0.97	1.16	375.00	449.00	119.73
Entertainment	3.89	5.35	1,500.00	2,065.00	137.67
Clothing	2.59	3.46	1,000.00	1,335.00	133.50
Groceries	5.18	6.36	2,000.00	2,453.00	122.65
Household	2.59	8.40	1,000.00	3,241.00	324.10
Misc. Expenses	1.30	2.15	500.00	830.00	166.00
Check Charges	0.00	0.00	0.00	0.00	—
Electric	0.65	0.58	250.00	225.00	90.00
Telephone	0.65	1.19	250.00	460.00	184.00
Natural Gas	0.65	0.74	250.00	287.00	114.80
Misc. Utilities	0.26	0.19	100.00	75.00	75.00
Insurance	0.97	0.97	375.00	375.00	100.00
Repairs [A]	0.65	2.01	250.00	775.00	310.00
Insurance [A]	0.52	0.52	200.00	200.00	100.00
Mort. Int. [A]	7.81	7.81	3,015.00	3,015.00	100.00
Taxes [A]	1.81	1.81	700.00	700.00	100.00
Repairs [B]	0.65	0.91	250.00	350.00	140.00
Insurance [B]	0.00	0.00	0.00	0.00	—
Mort. Int. [B]	6.94	6.95	2,680.00	2,680.00	100.00
Taxes [B]	1.55	1.56	600.00	600.00	100.00
Personal Checking	0.00	1.97	0.00	758.88	—
Cash	0.00	0.00	0.00	0.00	—
Credit Union	-0.63	-10.51	< 245.00 >	< 4,057.00 >	1000.00
Stocks & Bonds	7.77	7.78	3,000.00	3,000.00	100.00
Stock Savings Plan	5.18	5.18	2,000.00	2,000.00	100.00
Home	0.00	0.00	0.00	0.00	—
Rental [A]	0.00	0.00	0.00	0.00	—

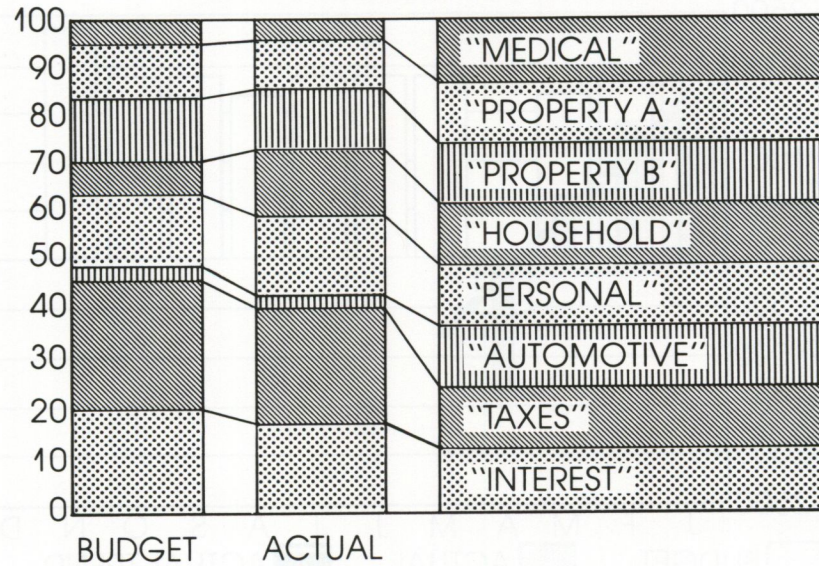
CASH FLOW YTD ANALYSIS FOR: Fred and Mary Smith
 SPENDING ACCOUNTS DATE LAST ENTRY: 05/31/83

SPENDING ACCOUNT	DISTRIBUTIONS (%)		<-- TOTALS FOR YEAR -->		ACT AS % OF BDGT
	BUDGETS	ACTUALS	BUDGETS	ACTUALS	
Rental [B]	0.00	0.00	0.00	0.00	—
Mortgage	1.04	1.04	400.00	400.00	100.00
Auto Loan	2.59	2.59	1,000.00	1,000.00	100.00
Visa	0.00	-3.69	0.00	< 1,422.00 >	—
American Express	0.00	-0.18	0.00	< 70.88 >	—
Mortgage [A]	0.87	0.87	335.00	335.00	100.00
Mortgage [B]	0.70	0.70	270.00	270.00	100.00
[Totals]	100.00	100.00	38,590.00	38,584.00	99.98

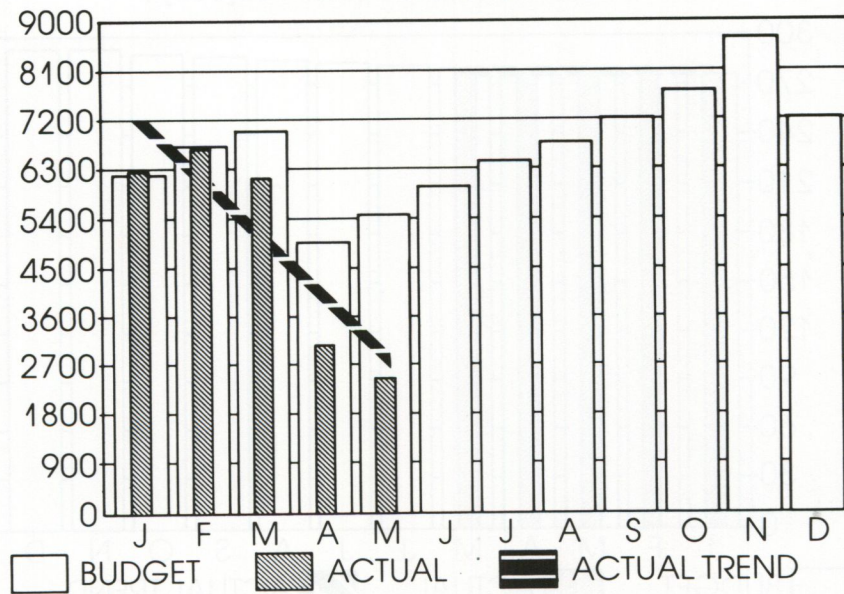
TRANSACTION ACTIVITY SUMMARY FOR: Fred and Mary Smith
ACCOUNT: Personal Checking DATE LAST ENTRY: 05/31/83

C	T	CHECK	DATE	TRANSACTION	DISTRIBUTION	AMOUNTS (\$)	
L	X	NUM	MO/DA/YR	TITLE	ACCOUNT	CHECK	DEPOSIT
C	T	Dpst	04/12/83	Pierce Stock Broker	Dividends		700.00
C		1498	04/12/83	Mobil Gas	Gasoline	15.00	
C	T	Dpst	04/14/83	Phillips	Rent [A]		900.00
C	T		04/15/83	April Interest	Check Interest		3.00
C		1499	04/16/83	Safeway	Groceries	131.00	
C	T	Dpst	04/17/83	Kingsly	Rent [B]		800.00
C		1500	04/19/83	Credit Union		272.00	
	T				Auto Loan		200.00
					Auto Loan Interest		72.00
C		1501	04/22/83	Water & Sewer	Misc. Utilities	15.00	
C		1502	04/22/83	Safeway	Groceries	136.00	
C		Dpst	04/25/83	Need Money	Credit Union		500.00
C		1503	04/25/83	Mr. Fixit	Repairs [B]	225.00	
C		1504	04/29/83	Safeway	Groceries	132.00	
C		1505	04/30/83	K-Mart	Household	75.00	
C		1506	04/30/83	Cash	Misc. Expenses	75.00	
C		Dpst	05/04/83	Paycheck (Fred)			1,700.00
	T				Gross Income	3,200.00	
	T				Taxes—Federal		400.00
	T				Taxes—State		150.00
	T				FICA		300.00
	T				Insurance		50.00
					Stock Savings Plan		350.00
					Credit Union		250.00
C		Dpst	05/04/83	Paycheck (Mary)			1,200.00
	T				Gross Income	2,100.00	
	T				Taxes—Federal		300.00
	T				Taxes—State		100.00
	T				FICA		200.00
	T				Insurance		25.00
					Stock Savings Plan		50.00
					Credit Union		225.00
C		1507	05/04/83	Home Savings [A]		670.00	
	T				Mortgage [A]		67.00
C		1508	05/04/83	Home Savings [B]	Mort. Int. [A]	590.00	603.00
	T				Mortgage [B]		54.00
C		1509	05/04/83	Pierce Stock Broker	Mort. Int. [B]		536.00
C		1510	05/04/83	B of A	Stocks & Bonds	600.00	
	T					1,300.00	
					Mortgage		80.00
					Mortgage Interest		1,220.00
C		1511	05/04/83	B of A (Visa)	Visa	872.00	
C		1512	05/04/83	American Express	American Express	490.00	
C	T	1513	05/04/83	Dr. Jones	Medical/Dental	50.00	
C	T	1514	05/04/83	Dr. Thomas (DDS)	Medical/Dental	45.00	
C		1515	05/04/83	S.C. Edison	Electric	35.00	
C		1516	05/04/83	S.C. Gas	Natural Gas	25.00	
C		1517	05/04/83	General Telephone	Telephone	154.00	
C		Dpst	05/05/83	Need Money	Credit Union		1,000.00
C		1518	05/07/83	Safeway	Groceries	143.00	
C	T	Dpst	05/10/83	Pierce Stock Brokers	Dividends		700.00

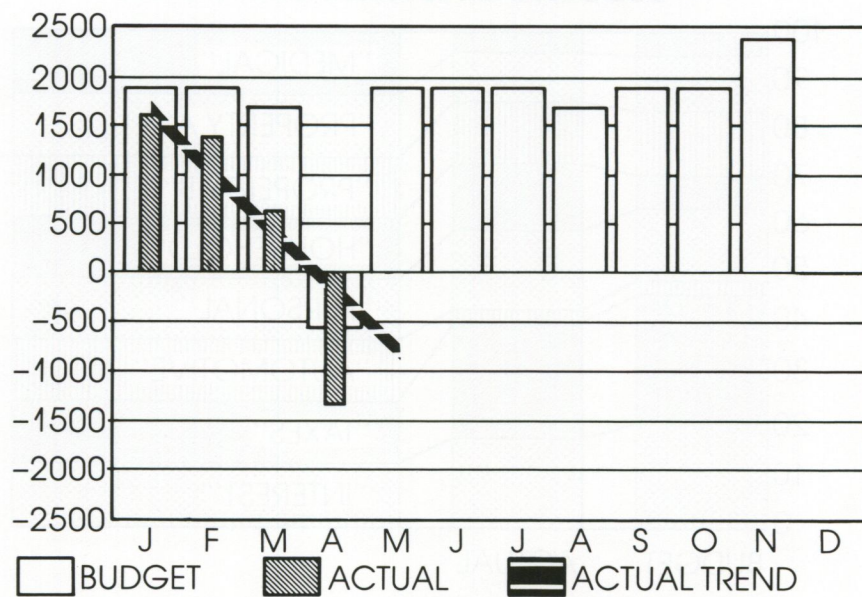
BUDGET AND ACTUAL DISTRIBUTIONS



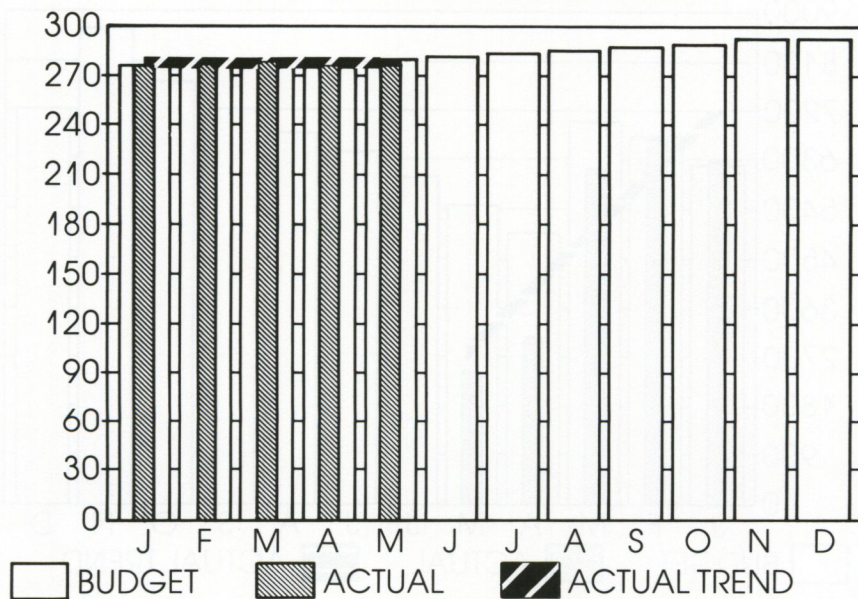
MONTHLY "Liquid Assets" IN \$



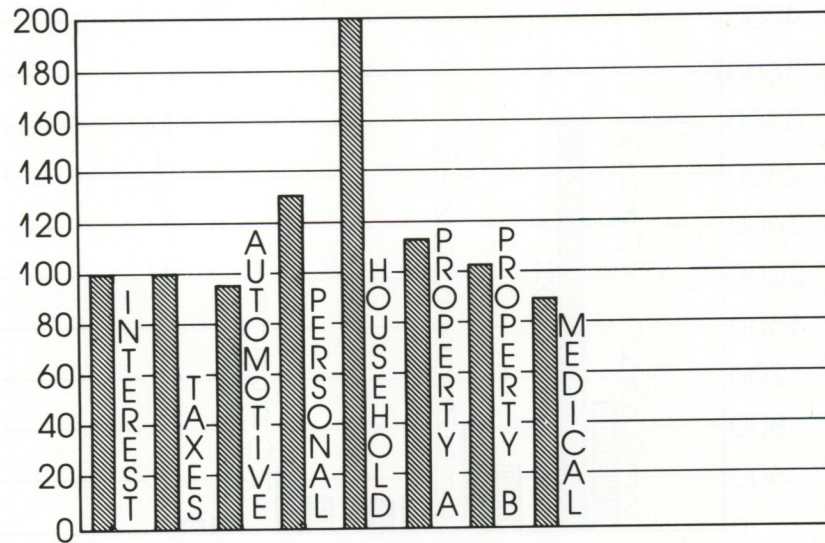
MONTHLY NET INCOME IN \$



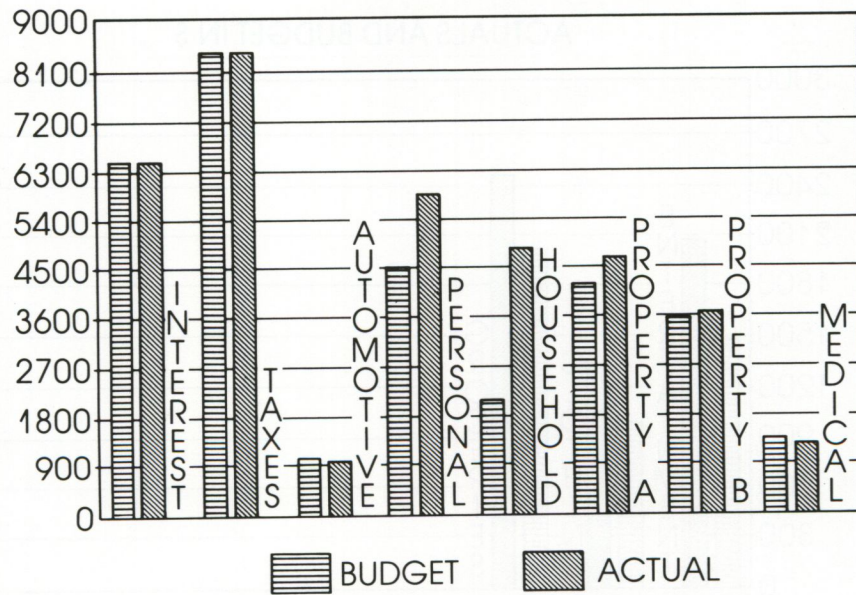
MONTHLY NET WORTH IN [000] \$



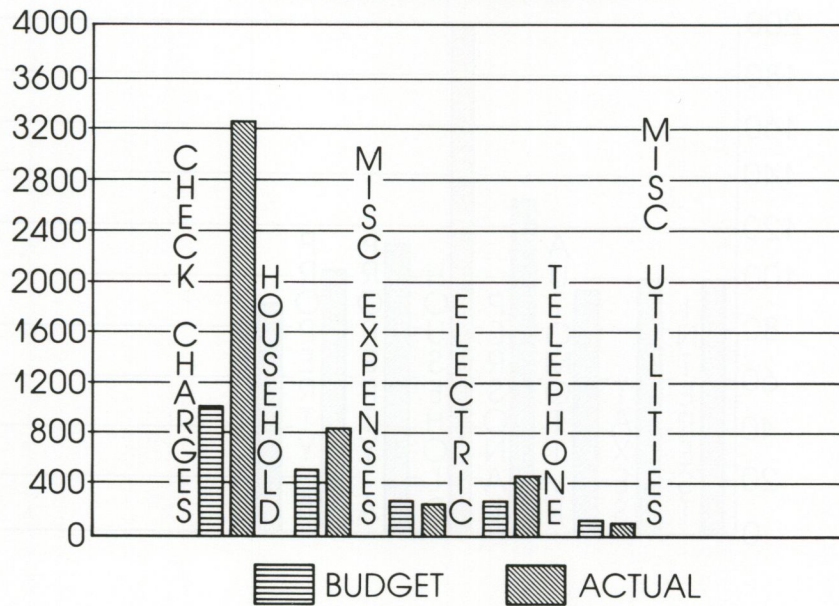
ACTUALS AS PERCENT OF BUDGET



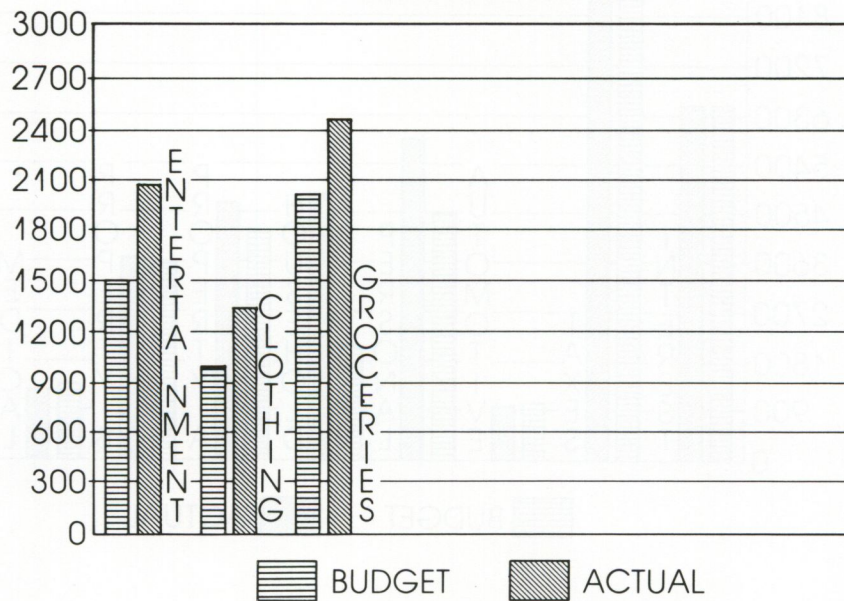
ACTUALS AND BUDGET IN \$



ACTUALS AND BUDGET IN \$



ACTUALS AND BUDGET IN \$



The check that fits your Dollars and Sense is described below. A picture is on the next page.

DUAL-PURPOSE CHECKS

- Use for both Payroll and Accounts Payable.
- Blank voucher allows space for up to 16 lines (68 characters each) for itemizing transactions.
- Folds to fit double-window envelope.
Size: 9½ x 7 (8½ x 7 detached)

Standard Features

- Clean, carbonless copies.
- Crash printed (all parts the same).
- Your choice of four attractive colors (blue, green, yellow & tan).
- Fan-folded for easy feed.
- MICR bond paper.
- Convenient check/voucher unit perforation for easy separation.

Saves Time

Order checks in single, duplicate or triplicate sets. One printing provides checks and an exact record of payment.

Low Cost

Price includes printing your name and address, your bank's name and number, consecutive numbering, MICR encoding and delivery costs.


Orders are on a cash basis only, with checks payable to MULLIN BUSINESS FORMS.


For more information or order forms, call or write:

Mullin Business Forms
1433 Leimert Blvd.
Oakland, CA 94602
(415) 530-3223

No. 1004

DUAL-PURPOSE CHECK

 <p>JAMES C. MORRISON 1785 SHERIDAN DRIVE YOUR CITY, STATE 12345</p>	<p>NATIONAL STATE BANK DOWNTOWN OFFICE YOUR CITY, STATE 12345 00-6789/2345</p>		001600
	<p>PAY TO THE ORDER OF</p>	<p>DATE</p>	<p>AMOUNT</p>
<p>SAMPLE VOID STYLE IDV-1004</p>			
<p>⑈001600⑈ ⑆234567898⑆ ⑆2345678⑈</p>			
<p>JAMES C. MORRISON</p>			001600

 <p>REFERENCE NUMBER 123456789</p>
<p>Brian Langley Associates 3122 Piedmont Avenue Your City, USA 53129</p>

No. 1500 Double-Window Envelope
(8 $\frac{5}{8}$ " x 3 $\frac{5}{8}$ ") Saves you time and
money by eliminating addressing.

SIZE

9 $\frac{1}{2}$ x 7 Overall
8 $\frac{1}{2}$ x 7 Detached
8 $\frac{1}{2}$ x 3 $\frac{1}{2}$ Check Only

PARTS

1-Part
2-Part (Canary)
3-Part (Pink, Canary)

COLORS

Blue, Green, Yellow & Tan

ERROR ASSIST
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MONOGRAM™

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ERROR ASSISTANCE

There are two kinds of errors that may occur when you use Dollars and Sense:

Invalid Data Entry or Incorrect Choice System Operational

You can remove most errors by either entering the correct data or by reloading the Boot Disk and System Disk. A wise operational practice is to make a backup copy of your Account Disk using the Account Utilities option each time you update your records.

Invalid Data Entry errors are signaled with a high beep. You have probably entered a number instead of a letter or a letter instead of a number. Some data fields allow you to enter only specific numbers or letters.

Incorrect Choices, usually made on the menu options, are signaled with a low beep. You may have selected an invalid letter or a choice that was not active.

If your program disk is damaged or "unreadable," you may acquire another copy from Monogram. Please refer to your Consumer Support Guide for details.

System Operational errors may occur if either of your disks has been damaged. Please take proper care of your diskettes.

If a system error appears on the screen, check the following:

1. Are the right disks in the right drives? The Boot and System Diskettes should always be inserted in drive one, the Account Disk in drive two.
2. Is there a protect tab on the Account Diskette? If so, remove it.

In most instances, a problem will be cleared by rebooting. If the problem persists, please document the sequence of events leading to the malfunction and record any displayed error codes. As well, please call our Customer Service Group at (213) 215-0529.

You may remove your diskettes from your computer any time a menu is displayed. However, you should only change Account Disks at the Account Disk Utilities menu. Dollars and Sense contains many human error prevention techniques, but please take precautions before you attempt a non-standard use of your Account Disk. Make a backup copy of your Account Disk each time you update your records.

ERROR MESSAGES:

ERROR	MESSAGE	SOLUTION
16	Disk is write-protected	Remove write-protect tab. Reboot.
64	Bad disk format	Reboot Dollars and Sense. (1) Drive alignment and/or speed problem. (2) Try switching drives with a 2-drive system. (3) Disk medium is bad.

If an error number other than 16 occurs, you should reboot the system and try again.

If an error is recurrent, you can assist us in solving the problem by doing the following:

1. Notice which disk is being read or written to when the error number occurs;
2. Identify at what point in the program the error occurred and the steps involved to reach that point;
3. Please call our technical support staff for assistance at (213) 215-0529.

GLOSSARY

Account—A numbered “money category.” All financial transactions must refer to an Account. You define Accounts to describe your ASSETS (House, Checking Account), LIABILITIES (Mortgage, Loans), INCOME (Paycheck, Interest) and EXPENSES (Utilities, Groceries). See Starting Your Account Disk section for more information.

Account Disk—The diskette where all your computerized financial transactions and Account definitions are kept.

Account Number—A three-digit number from 001 to 999. The Account Number is used to order the Accounts on all reports and displays.

Account Type—An Account can be classified as an ASSET, CHECK, LIABILITY, INCOME or EXPENSE.

Actuals—When you enter financial transactions, these are the “actual” amounts you earned or spent. “Actual” amounts can be compared to your budgets.

ASSETS—Assets are things you own—house, car, furniture, stocks, savings accounts, etc.

Automatic Transactions—You can group a set of transactions together and have Dollars and Sense “save” them as a special set of transactions that can be recalled and processed automatically.

Base Account—An Account where your financial transactions are based. Expenses come from your Checking Accounts; income gets deposited into your Checking Accounts, etc. In most cases, your Base Account is your Checking Account.

Budget—The amount you expect to receive or spend in an Account for a period of time. With Dollars and Sense, monthly budgets can be fixed or variable.

CHECK—An Account Type that defines all your Checking Accounts.

Check Number—Each Checking Account can maintain the Next Check Number and supply it automatically when you enter transactions or write a check.

Check Writing—Dollars and Sense can even write your checks on special preprinted forms. A sample is included in your package.

Clear—You can mark any transaction that appears on your bank statement with a "C" to indicate that it has Cleared your bank account.

Composite Account—Accounts can be grouped together for use in graphic displays. For instance, all Household Expenses can be grouped together in a Composite Account called "House Expenses" (quotes are mandatory). The graphs will then display each individual Account's contribution to the total House Expenses.

Current Balance—The amount of money in an Account after applying all financial transactions.

Distribution Account—All financial transactions have a Base Account and a Distribution Account. For instance, if you write a check for your gas bill, your Base Account is your Checking Account and your Distribution Account is Utilities.

Edit Mode—When Edit Mode is displayed on the Define Accounts or Enter/Edit Transactions screen, you can move the cursor anywhere on the screen and make changes to the data.

EXPENSE—This Account Type is used for all Accounts that are categories where you spend your money to buy items that get used up quickly (Utilities, Clothes, Food, Entertainment).

Field Backup—The ESC Key can be used to erase the information in the current data field and backup to the previous data field. Used on Define Accounts and Enter Transactions.

INCOME—This Account Type is used for all Accounts that are categories where you earn your money (Paycheck, etc.).

LIABILITY—This Account Type is used for all Accounts that are categories where you owe money (Loans, Credit Cards, etc.).

Monthly Budget—An amount you expect to earn or spend. With Dollars and Sense, monthly budgets can be fixed or variable.

Net Income—Your profit. All Expenses are subtracted from all Income to calculate Net Income.

Net Worth—What you have left after you subtract your Liabilities from your Assets.

Quarter—A period of time equal to three months.

Reconciliation—The process of comparing your financial transactions against your Checking Account to your Bank Statement. All checks, deposits and miscellaneous transactions that have "cleared" the bank are marked.

Scroll—To move up, down, or through a list. You can review Accounts or transactions by using the ARROW Keys on many displays.

Tax Indicator—In the special data field Tax Indicator, you can enter a "T" or "Y" to mark a tax-related transaction that you can later retrieve by a special selection on the Transaction Report. A " " or "N" will mark the transaction as Non-tax related.

TOGGLE—You can switch options on many menus by repeatedly selecting the option. (OFF-ON-OFF-ON-etc.)

Transaction—Any occurrence that affects the value in any Account.

Unclear—Mark a Checking Account transaction with a "U" to note that this transaction has not Cleared your bank account.

Variable Budget—You can enter a separate budget amount for each month for any Account instead of entering a fixed monthly budget.

You may remove your diskettes from your computer any time a menu is displayed. However, you should only change Account Disks at the Account Disk Utilities menu. Dollars and Sense contains many human error prevention techniques, but please take precautions before you attempt a non-standard use of your Account Disk. Make a backup copy of your Account Disk each time you update your records.

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